
State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

Filing at a Glance

Company: Transamerica Premier Life Insurance Company
Product Name: I TPLIC RINC 2017 UNI Round 2
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 01/28/2021
SERFF Tr Num: AEGB-132696803
SERFF Status: Closed-Approved
State Tr Num: AEGB-132696803
State Status: Approved
Co Tr Num: I TPLIC RINC 2017 UNI ROUND 2

Effective: On Approval
Date Requested:
Author(s): Suzanne Schaaake, Doug Simino, Laura Aleman, Daniel Anderson, Marilyn Odell, Drew Malcolm, DeAnn Stead, Sean Cox, Claire Miller, Teresa Saling, Anita Dulmes, Cathy Wynn, Elaine Douglas

Reviewer(s): Jim Lavery (primary), Sean Carmody
Disposition Date: 05/14/2021
Disposition Status: Approved
Effective Date:

State Filing Description:
Proposed 38.7% increase on 37 policyholders of Transamerica Premier Life forms MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402.

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

General Information

Project Name: Transam/79	Status of Filing in Domicile: Not Filed
Project Number: 79	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 20%	Filing Status Changed: 05/14/2021
	State Status Changed: 05/14/2021
Deemer Date:	Created By: Claire Miller
Submitted By: Claire Miller	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:

Transamerica Premier Life Insurance Company
NAIC: 66281
Revised Rates for long term care insurance policy forms: MLC 1-P LTC 6 (PA) 402, et al.

We have been retained Transamerica Premier Life Insurance Company to submit this filing.

Enclosed for your formal review and approval are revised actuarial memorandum and rates. Rate increases have been approved by the Department for these forms. Please see the actuarial filing cover letter and memorandum for the details.

This filing is a request for an increase on the base policy and all associated riders. Please refer to the enclosed letter from our actuary for detailed information regarding the rate increase request.

Please accept this letter as certification that we are no longer selling these policy forms.

The policy forms affected by the rate revision are as follows:

Form Numbers	Approval Date
MLC 1-P LTC 6 (PA) 402	1/14/2004
MLC 1-P LTC 6 (PA-F) 402	1/14/2004

Please be advised that this rate increase is for use with the forms approved on 3/22/2018 under AEGB-131201098.

Your review and approval of this submission will be greatly appreciated. If you have any questions, or need additional information, please feel free to call me at (816) 391-2753. My email address is claire.miller@firstconsulting.com.

Claire Miller, CPCU, AIC
Filing Unit Manager
claire.miller@firstconsulting.com
(816) 391-2753

Company and Contact

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

Filing Contact Information

Claire Miller, Filing Unit Manager
929 Walnut
Suite 300
Kansas City, MO 64106

claire.miller@firstconsulting.com
816-391-2753 [Phone]
816-391-2755 [FAX]

Filing Company Information

Transamerica Premier Life Insurance Company	CoCode: 66281	State of Domicile: Iowa
4333 Edgewood Road NE	Group Code: 468	Company Type: Life & Health
Cedar Rapids, IA 52499	Group Name: TPLIC	State ID Number:
(319) 355-7888 ext. [Phone]	FEIN Number: 52-0419790	

State: *Pennsylvania* **Filing Company:** *Transamerica Premier Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *I TPLIC RINC 2017 UNI Round 2*
Project Name/Number: *Transam/79/79*

Filing Fees

State Fees

Fee Required?	No
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Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sean Carmody	05/14/2021	05/14/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Jim Lavery	05/10/2021	05/10/2021
Disapproved	Jim Lavery	02/14/2021	02/14/2021

Response Letters

Responded By	Created On	Date Submitted
Cathy Wynn	05/13/2021	05/13/2021
Cathy Wynn	04/29/2021	04/29/2021

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Disposition

Disposition Date: 05/14/2021

Effective Date:

Status: Approved

Comment: May 14, 2021

Claire Miller
Transamerica Premier Life Insurance Company
929 Walnut, Suite 300
Kansas City, MO 64106

RE: Proposed 38.7% increase on 37 policyholders of Transamerica Premier Life forms MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402 (collectively called the Uniproduct Series);
Pennsylvania Insurance Department ID #: AEGB-132696803

Dear Claire Miller:

The Pennsylvania Insurance Department approves a 20% increase on the above captioned forms.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Premier Life Insurance Company	38.700%	20.000%	\$11,638	37	\$58,190	20.000%	20.000%

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	PA TPLIC Uni RINC Response Letter 2021		Yes
Supporting Document	PA TPLIC Uniprod Exhibits 2020		Yes
Supporting Document	PA TPLIC UNI R2 RINC Letter		Yes
Supporting Document	PA TPLIC Uni RINC Response Letter 20210510		Yes
Rate (revised)	TPLIC Uni Rates		Yes
Rate	TPLIC Uni Rates		No

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 05/10/2021
Submitted Date 05/10/2021
Respond By Date

Dear Claire Miller,

Introduction:

May 10, 2021

Claire Miller, Consultant
Transamerica Premier Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499

RE: Proposed 38.7% increase on 37 policyholders of Transamerica Premier Life forms MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402.

Pennsylvania Insurance Department ID #: AEGB-132696803

Dear Ms. Whitney:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve this filing as submitted but we can offer a 20% increase on the above captioned forms.

If Transamerica would like to accept our offer, then please respond with an acceptance letter.

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Jim Laverty

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 02/14/2021
Submitted Date 02/14/2021
Respond By Date

Dear Claire Miller,

Introduction:

Feb 14, 2021

Claire Miller
Transamerica Premier Life Insurance Company
929 Walnut, Suite 300
Kansas City, MO 64106

RE: Proposed 38.7% increase on 37 policyholders of Transamerica Premier Life forms MLC 1-P LTC 6 (PA) 402 and ML 1-P LTC 6 (PA-FR) 402 (collectively called the Uniproduct Series);
Pennsylvania Insurance Department ID #: AEGB-132696803

Dear Claire Miller:

The captioned filing has been reviewed by the Pennsylvania Insurance Department and it has been found that it fails to meet the requirements of our Insurance Company Laws and is therefore disapproved pursuant to the authority granted under Section 4(A) of Act 134, the Accident and Health Filing Reform Act. After you review the letter and if you do not understand the content of it or the disapproval reasons, please contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If you choose to resubmit the filing within that time, the filing will become effective for use 30 days after receipt by the Department as provided by Section 4(C) of Act 134, unless the filing is disapproved before the 30 day period expires.

If the Department does not hear from you within 120 days, the Department will close its files on the above captioned filing. After 120 days, the Department will reopen its files and continue its review of the forms if you respond within one year of the date of this letter and furnish duplicate copies of the previously filed forms and all correspondence between you and the Department. If the filing is resubmitted after 120 days, the Department will review it as if it were a new submission under Section 4(A) of Act 134.

Please furnish the following information to the Department.

1. Please describe the BIO downgrade offers (i.e. landing spots) available to policyholders with inflation protection riders.
2. Of the 19 Pennsylvania policyholders who were eligible for a landing spot option based upon the increase approved on 3/16/2018, how many chose to lower their future inflation indexing?
3. Please provide copies of the letters which will be sent to policyholders to alert them of this proposed increase.
4. Please provide Exhibit I, Exhibit II, Exhibit III, and Exhibit IV.PA in an Excel workbook.

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

Sincerely,

James Lavery, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Jim Lavery

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/13/2021
Submitted Date	05/13/2021

Dear Jim Lavery,

Introduction:

In response to your objection letter dated 05-10-21, on behalf of Transamerica Premier Life Insurance Company, we offer the following for your consideration.

Response 1

Comments:

The company has decided to accept the Departments offer to approve the 20% premium rate increase on this filing. However, acceptance of this lessor amount than the 38.7% rate increase originally requested should not be construed that the company does not still believe the original request was justified. Given the magnitude of the disparity, the company intends to file for rate increases in the future on the block until the actuarial equivalent cumulative rate increase to the original 38.7% request is achieved as justified. Also, for the same reason, the company will not be able to offer the benefit increase (BIO) downgrade originally included in this filing.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA TPLIC Uni RINC Response Letter 20210510
Comments:	
Attachment(s):	PA TPLIC Uni RINC Response Letter 20210510.pdf

No Form Schedule items changed.

SERFF Tracking #:

AEGB-132696803

State Tracking #:

AEGB-132696803

Company Tracking #:

I TPLIC RINC 2017 UNI ROUND 2

State: Pennsylvania

Filing Company:

Transamerica Premier Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: I TPLIC RINC 2017 UNI Round 2

Project Name/Number: Transam/79/79

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	TPLIC Uni Rates	MLC 1-P LTC 6 (PA) 402, MLC 1-P LTC 6 (PA-F) 402	Revised	Previous State Filing Number: AEGB-131201234 Percent Rate Change Request: 20	PA TPLIC Uni Filing Rates 20210510.pdf,	05/13/2021 By: Cathy Wynn
<i>Previous Version</i>						
1	TPLIC Uni Rates	MLC 1-P LTC 6 (PA) 402, MLC 1-P LTC 6 (PA-F) 402	Revised	Previous State Filing Number: AEGB-131201234 Percent Rate Change Request: 38.7	PA TPLIC Uni Filing Rates 2020.pdf,	01/28/2021 By: Claire Miller

Conclusion:

We trust this information will allow you to finalize review of this filing. If you need any further information or have any questions, please call 1-816-391-2730.

Thank you for your assistance.

Cathy L. Wynn

Sr. Product Specialist

Sincerely,

Cathy Wynn

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/29/2021
Submitted Date	04/29/2021

Dear Jim Lavery,

Introduction:

In response to your objection letter dated 02-14-21, on behalf of Transamerica Life Insurance Company, we offer the following for your consideration.

Response 1

Comments:

1. Please see chart in PA TPLIC Uni RINC Response Letter 2021 which reflects the BIO downgrade landing spots associated with the proposed increases.
2. None of the 19 Pennsylvania policyholders chose to lower their future inflation indexing.
3. Please see attached file PA TPLIC UNI R2 RINC Letter.pdf.
4. The Excel workbook with the exhibit data is PA TPLIC Uniprod Exhibits 2020.xlsx.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA TPLIC Uni RINC Response Letter 2021
Comments:	
Attachment(s):	PA TPLIC Uni RINC Response Letter 20210214.pdf

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA TPLIC Uni RINC Response Letter 2021
Comments:	
Attachment(s):	PA TPLIC Uni RINC Response Letter 20210214.pdf
Satisfied - Item:	PA TPLIC Uniprod Exhibits 2020
Comments:	
Attachment(s):	PA TPLIC Uniprod Exhibits 2020.pdf PA TPLIC Uniprod Exhibits 2020.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA TPLIC Uni RINC Response Letter 2021
Comments:	
Attachment(s):	PA TPLIC Uni RINC Response Letter 20210214.pdf
Satisfied - Item:	PA TPLIC Uniprod Exhibits 2020
Comments:	
Attachment(s):	PA TPLIC Uniprod Exhibits 2020.pdf PA TPLIC Uniprod Exhibits 2020.xlsx
Satisfied - Item:	PA TPLIC UNI R2 RINC Letter
Comments:	
Attachment(s):	PA TPLIC UNI R2 RINC Letter.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We trust this information will allow you to finalize review of this filing. If you need any further information or have any questions, please call 1-816-391-2730.

Thank you for your assistance.

Cathy L. Wynn
Sr. Product Specialist
Sincerely,
Cathy Wynn

State: Pennsylvania **Filing Company:** Transamerica Premier Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: I TPLIC RINC 2017 UNI Round 2
Project Name/Number: Transam/79/79

Post Submission Update Request Processed On 05/14/2021

Status: Allowed
Created By: Cathy Wynn
Processed By: Jim Laverty
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	20	38.7

Company Rate Information:

Company Name: Transamerica Premier Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	38.700%	175.400%
Overall % Rate Impact	20.000%	38.700%
Written Premium Change for this Program	\$11638	\$22520
Maximum %Change (where required)	20.000%	38.700%
Minimum %Change (where required)	20.000%	38.700%

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	65.000%
Effective Date of Last Rate Revision:	03/16/2018
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	AEGB-131201234

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Premier Life Insurance Company	38.700%	20.000%	\$11,638	37	\$58,190	20.000%	20.000%

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		TPLIC Uni Rates	MLC 1-P LTC 6 (PA) 402, MLC 1-P LTC 6 (PA-F) 402	Revised	Previous State Filing Number: AEGB-131201234 Percent Rate Change Request: 20	PA TPLIC Uni Filing Rates 20210510.pdf,

Transamerica Premier Life Insurance Company

The following rate pages correspond to the original rates.

To obtain the current rates, apply the increase factors in the table below to each base plan and its associated riders as indicated.

BIO Option	Increase Step	Proposed Rate Increase	Applied To	Effective
Unlimited Compound BIO	1	20%	Original Rates	2018
Unlimited Compound BIO	2	20%	Step 1 Rates	2019
Unlimited Simple BIO	1	20%	Original Rates	2018
Unlimited Simple BIO	2	20%	Step 1 Rates	2019
Other* or No BIO	1	20%	Original Rates	2018

**Includes Limited, Simple 3%, and Step-rated BIO*

To obtain the proposed rates, apply a 20% rate increase factor to the current rate for each base plan and its associated riders.

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

Original Rates

Base Rates

per \$10 of Daily Benefit

Benefit Periods*

	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	35.08	38.49	43.61	49.61	58.00	84.49
Assisted Living Facility	28.34	31.10	35.24	40.08	46.86	68.26
Home Health Care	9.45	10.37	11.75	13.37	15.63	22.76

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$

$35.08 \times (95 / 365) + 38.49 \times (270 / 365) = 37.60$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Age Factors

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
40	0.37	0.36
41	0.39	0.38
42	0.41	0.40
43	0.43	0.42
44	0.45	0.44
45	0.48	0.46
46	0.50	0.48
47	0.52	0.50
48	0.54	0.52
49	0.57	0.54
50	0.59	0.56
51	0.62	0.58
52	0.64	0.60
53	0.68	0.62
54	0.72	0.64
55	0.75	0.65
56	0.79	0.67
57	0.83	0.69
58	0.86	0.75
59	0.90	0.81
60	0.93	0.88
61	0.97	0.94
62	1.00	1.00
63	1.10	1.11
64	1.21	1.21
65	1.31	1.32
66	1.42	1.43
67	1.52	1.53
68	1.70	1.72
69	1.87	1.90
70	2.05	2.09
71	2.22	2.27
72	2.40	2.45
73	2.75	2.90
74	3.10	3.35
75	3.45	3.80
76	3.80	4.25
77	4.15	4.70
78	4.72	5.16
79	5.29	5.62
80	5.86	6.08
81	6.43	6.54
82	7.00	7.00
83	7.96	7.96
84	8.77	8.77
85	9.29	9.19
86	9.74	9.53
87	10.40	10.18
88	11.06	10.82
89	11.70	11.45
90	12.35	11.95
91	13.00	12.58
92	13.66	13.22
93	14.33	13.87
94	15.01	14.53
95	17.13	16.39
96	18.27	17.52
97	19.34	18.59
98	20.39	19.65
99	21.45	20.71
100	22.50	21.76

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF HHC	1.40	1.30	1.25	1.18	1.15	1.00	0.98	0.95	0.90	0.85	0.80
	1.00					0.65					

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in the Schedule A factors below

(Cost of Module is a Percentage of Premium)

Module Name	Rate		
Ambulance	+	1.0%	of the NH rate
Patient Advocacy and Medication Management	+	1.0%	of the NH rate
Prescription Drug Benefit In A Nursing Home	+	3.0%	of the NH rate
Nursing Home Indemnity Payment Option	+	1.0%	of the NH rate
Professional Services at 2 x Basic Services	+	30.0%	of the HC rate
Monthly HHC	+	50.0%	of the HC rate
Three ADL Trigger	-	20.0%	of the HC and ALF Rate
Shortened Benefit Period	+	10.0%	of the Entire rate
Joint Waiver of Premium	+	2.0%	of the Entire rate
Joint Policy	-	15.0%	of the Entire rate
Rate Guarantee	+	1.0%	For every year of guarantee beyond 3 years (e.g. 10 yr guarantee is 7%)

Full Restoration of Benefits

Maximum Benefit Period	Percent Increase
< 912 Days	6.0%
913 - 1277 Days	4.0%
1278 - 1642 Days	3.0%
1643 - 2007 Days	2.0%
>= 2008 Days*	1.0%

* Does not include Unlimited.

Survivorship

Issue Age	Minimum Number of Years With No Death Nor Claims			
	0/0	5/5	5/0	10/10
< 66	12.0%	10.0%	10.0%	7.0%
>= 66	17.0%	13.0%	14.0%	7.0%

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Return of Premium

Issue Age	Full No Max	Full 10K Max	Less Clms No Max	Less Clms 10K Max
18 - 40	37%	10%	29%	10%
41	39%	10%	30%	10%
42	40%	11%	31%	11%
43	42%	11%	33%	11%
44	43%	12%	34%	12%
45	45%	12%	35%	12%
46	47%	13%	36%	13%
47	49%	13%	37%	13%
48	51%	14%	39%	14%
49	53%	15%	41%	15%
50	56%	16%	42%	16%
51	59%	18%	44%	18%
52	62%	19%	46%	19%
53	65%	21%	48%	20%
54	68%	22%	50%	22%
55	71%	24%	52%	24%
56	75%	26%	55%	26%
57	79%	28%	57%	28%
58	82%	30%	59%	29%
59	85%	32%	61%	31%
60	89%	34%	63%	33%
61	93%	35%	65%	34%
62	98%	37%	67%	36%
63	103%	38%	70%	37%
64	108%	38%	73%	37%
65	114%	38%	76%	37%
66	121%	39%	80%	37%
67	129%	39%	83%	38%
68	136%	39%	87%	38%
69	145%	40%	91%	38%
70	154%	40%	95%	39%
71	164%	41%	100%	39%
72	175%	41%	105%	40%
73	189%	42%	110%	40%
74	204%	42%	116%	40%
75	219%	42%	122%	41%
76	234%	43%	128%	41%
77	247%	43%	132%	42%
78	258%	44%	136%	42%
79	268%	44%	139%	42%
80	276%	45%	142%	43%
81	285%	45%	145%	43%
82	294%	46%	148%	44%
83	302%	46%	150%	44%
84	309%	46%	153%	44%
85	317%	47%	155%	45%
86	328%	47%	159%	45%
87	347%	48%	164%	46%
88	371%	48%	170%	46%
89	400%	48%	178%	46%
90	434%	48%	186%	46%
91	475%	49%	195%	47%
92	523%	50%	204%	48%
93	577%	52%	214%	50%
94	638%	54%	224%	52%
95	706%	58%	234%	55%
96	782%	62%	244%	58%
97	867%	67%	254%	64%
98	961%	74%	263%	70%
99	1063%	82%	272%	77%
100 +	1174%	91%	281%	85%

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Benefit Increase Options

Issue Age	Simple BIO				Compound BIO				Step-Rate	Deferred BIO	Guaranteed Purchase Option
	Unlimited		2x max		Unlimited		2x Max		BIO		
	5%	3%	5%	3%	5%	3%	5%	3%	5%		
18-40	84%	50%	45%	42%	230%	87%	45%	44%	37%	1%	1%
41	84%	50%	46%	43%	225%	86%	46%	45%	37%	1%	1%
42	84%	50%	47%	43%	220%	86%	47%	46%	37%	1%	1%
43	84%	50%	48%	44%	216%	85%	48%	47%	37%	1%	1%
44	83%	50%	49%	44%	211%	84%	49%	47%	37%	1%	1%
45	83%	50%	50%	45%	207%	83%	50%	48%	36%	1%	1%
46	82%	50%	51%	45%	203%	82%	51%	49%	36%	1%	1%
47	82%	49%	52%	46%	198%	81%	52%	50%	36%	1%	1%
48	81%	49%	52%	46%	195%	80%	53%	51%	36%	1%	1%
49	81%	49%	53%	46%	192%	79%	54%	51%	36%	1%	1%
50	80%	49%	54%	46%	189%	77%	55%	52%	36%	1%	1%
51	80%	49%	55%	47%	185%	76%	56%	52%	36%	1%	1%
52	80%	48%	55%	47%	182%	75%	57%	53%	36%	1%	1%
53	79%	48%	56%	47%	178%	73%	58%	53%	35%	1%	1%
54	78%	48%	57%	46%	173%	72%	58%	54%	34%	1%	1%
55	78%	47%	58%	46%	169%	71%	59%	54%	34%	1%	1%
56	77%	47%	58%	46%	164%	69%	60%	54%	33%	1%	1%
57	77%	46%	59%	46%	160%	68%	61%	55%	32%	1%	1%
58	76%	46%	59%	45%	154%	66%	62%	54%	31%	1%	1%
59	74%	45%	59%	45%	148%	65%	62%	54%	30%	1%	1%
60	73%	44%	60%	44%	143%	63%	63%	54%	28%	1%	1%
61	72%	44%	60%	44%	137%	61%	63%	53%	27%	1%	1%
62	71%	43%	60%	43%	131%	60%	64%	53%	26%	1%	1%
63	69%	42%	60%	42%	125%	58%	64%	52%	25%	1%	1%
64	68%	41%	60%	41%	118%	55%	65%	51%	24%	1%	1%
65	66%	40%	59%	40%	112%	53%	65%	50%	22%	1%	1%
66	65%	39%	59%	39%	105%	51%	66%	49%	21%	1%	1%
67	63%	38%	59%	38%	99%	49%	66%	48%	20%	1%	1%
68	61%	37%	57%	37%	93%	47%	65%	45%	19%	1%	1%
69	58%	35%	55%	35%	87%	44%	63%	43%	17%	1%	1%
70	55%	33%	53%	33%	82%	42%	61%	41%	16%	1%	1%
71	52%	32%	51%	32%	76%	39%	60%	39%	14%	1%	1%
72	50%	30%	49%	30%	70%	37%	58%	36%	13%	1%	1%
73	47%	29%	47%	29%	66%	35%	55%	34%	12%	1%	1%
74	45%	27%	45%	27%	62%	33%	53%	32%	11%	1%	1%
75	43%	26%	42%	26%	57%	31%	50%	30%	10%	1%	1%
76	40%	24%	40%	24%	53%	29%	48%	29%	9%	1%	1%
77	38%	23%	38%	23%	49%	27%	46%	27%	8%	1%	1%
78	36%	22%	36%	22%	46%	25%	43%	25%	8%	1%	1%
79	34%	21%	34%	21%	43%	24%	41%	24%	7%	1%	1%
80	32%	19%	32%	19%	40%	22%	38%	22%	7%	1%	1%
81	30%	18%	30%	18%	37%	21%	36%	21%	6%	1%	1%
82	28%	17%	28%	17%	34%	19%	33%	19%	6%	1%	1%
83	27%	16%	27%	16%	32%	18%	32%	18%	5%	1%	1%
84	26%	16%	26%	16%	31%	17%	30%	17%	4%	1%	1%
85	25%	15%	25%	15%	29%	16%	29%	16%	4%	1%	1%
86	24%	14%	24%	14%	27%	16%	27%	16%	3%	1%	1%
87	22%	14%	22%	14%	26%	15%	26%	15%	2%	1%	1%
88	22%	13%	22%	13%	25%	14%	25%	14%	2%	1%	1%
89	21%	12%	21%	12%	24%	13%	23%	13%	2%	1%	1%
90	20%	12%	20%	12%	22%	13%	22%	13%	2%	1%	1%
91	19%	11%	19%	11%	21%	12%	21%	12%	1%	1%	1%
92	18%	11%	18%	11%	20%	12%	20%	12%	1%	1%	1%
93	17%	10%	17%	10%	19%	11%	19%	11%	1%	1%	1%
94	17%	10%	17%	10%	18%	11%	18%	11%	1%	1%	1%
95	16%	10%	16%	10%	18%	10%	18%	10%	1%	1%	1%
96	15%	9%	15%	9%	17%	10%	17%	10%	1%	1%	1%
97	15%	9%	15%	9%	16%	9%	16%	9%	1%	1%	1%
98	14%	8%	14%	8%	15%	9%	15%	9%	1%	1%	1%
99	14%	8%	14%	8%	15%	8%	15%	8%	1%	1%	1%
100 +	13%	8%	13%	8%	14%	8%	14%	8%	1%	1%	1%

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA TPLIC Uni Cover Letter 20210119.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Please see the actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA TPLIC Uni Act Memo 20210119.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Autho Letter 2020 1-4-2021.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see the actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	PA TPLIC Uni RINC Response Letter 2021
Comments:	
Attachment(s):	PA TPLIC Uni RINC Response Letter 20210214.pdf
Item Status:	
Status Date:	

Satisfied - Item:	PA TPLIC Uniprod Exhibits 2020
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State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Comments:	
Attachment(s):	PA TPLIC Uniprod Exhibits 2020.pdf PA TPLIC Uniprod Exhibits 2020.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	PA TPLIC UNI R2 RINC Letter
Comments:	
Attachment(s):	PA TPLIC UNI R2 RINC Letter.pdf
Item Status:	
Status Date:	
Satisfied - Item:	PA TPLIC Uni RINC Response Letter 20210510
Comments:	
Attachment(s):	PA TPLIC Uni RINC Response Letter 20210510.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AEGB-132696803	State Tracking #:	AEGB-132696803	Company Tracking #:	I TPLIC RINC 2017 UNI ROUND 2
State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	I TPLIC RINC 2017 UNI Round 2				
Project Name/Number:	Transam/79/79				

Attachment PA TPLIC Uniproduct Exhibits 2020.xlsx is not a PDF document and cannot be reproduced here.



Home Office: Cedar Rapids, Iowa
Long Term Care
P.O. Box 869090
Plano, TX 75086-9090

January 19, 2021

Re: Rate Increase Filing
Pennsylvania Department of Insurance
Policy Forms: UniProduct Series MLC 1-P LTC 6 (PA) 402 and MLC 1-P LTC 6 (PA-F) 402

Attached is an actuarial memorandum and accompanying rates for Transamerica Premier Life Insurance Company's (the Company) proposed premium rate increase filing on the above-captioned policy forms and all associated riders. This increase is needed due to claim levels that produce unacceptable lifetime loss ratios exceeding the statutorily required minimum loss ratio.

Active life reserves may have been used in the original pricing of these forms to demonstrate compliance with the minimum 60% loss ratio. However, active life reserves have not been used in this rate increase filing to demonstrate compliance with the minimum 60% loss ratio requirement.

At this time, the company is requesting a premium rate increase of 38.7% on the policy forms displayed above and all associated riders thereof. The rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied. If actual future experience justifies it, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

Under the 58%/85% loss ratio requirement of the rate stability regulations, the requested rate increase should be 175.4%.

Standing alone, the experience for these policy forms is less than fully credible due to the limited number of issue years (essentially years 2001 through 2005 only). However, the captioned policy forms and the associated rates and rating classifications are identical to policy forms of an affiliated company and therefore we believe that the experience of both sets of policy form series will prove to be substantially similar over the lifetime of the block. In accordance to Actuarial Standards of Practice No. 25, "Credibility Procedures", experience data for this filing includes this type of "normative data." The normative data includes actual historical and projected experience for the affiliated company forms that are virtually identical to these forms. The normative data is for policy forms that were issued for more issue years, and have more actual durations of experience than the captioned forms alone. In addition to projections including the normative data, actual historical experience for the referenced policy form series only is included as well.

A Contingent Nonforfeiture Benefit, more generous than that required by NAIC Long-Term Care Insurance Model Regulation, will be offered to all insureds affected by the premium rate increase who allow their coverage to lapse within 120 days following the increase. Also, the Company will provide insureds with various downgrade options to maintain existing premium levels as the proposed premium rate increase becomes effective. In addition to the traditional downgrade options such as changes in elimination period, benefit period, benefit amounts or a combination thereof, the Company intends to also make available to eligible policyholders with a benefit increase option the means to offset the premium rate increase of this filing entirely. For eligible policyholders whose coverage includes a Benefit Increase Option ("BIO"), the company will allow these policyholders to completely avoid paying the requested rate increase of this filing in return for agreeing to reduce the BIO growth factor applicable to their policy going forward. Furthermore, the Company has set up a customer service unit with a toll-free line that is dedicated to answering rate increase related questions policyholders may have and to facilitating changes in coverage if they so choose.

The attached actuarial memorandum includes the following experience exhibits that, aside from Exhibits III and IV.PA, include the above mentioned "normative data:"

The attached actuarial memorandum includes the following experience exhibits:

- | | |
|---------------|---|
| Exhibit I | Displays nationwide lifetime loss ratio experience by calendar year both before and after application of the proposed rate increase assuming all policyholders subject to the filing pay the requested rate increase. |
| Exhibit II | Displays nationwide actual-to-expected ("A/E") lifetime loss ratio experience by policy duration before application of the proposed rate increase. |
| Exhibit III | Displays nationwide historical loss ratio experience of the captioned Transamerica Premier Life-only policy forms by calendar year. Unlike the exhibits listed above, this exhibit does not include normative data. |
| Exhibit IV.PA | Displays Pennsylvania-only calendar year experience through December 31, 2019, as well as projected experience thereafter both with and without the proposed rate increase for the above captioned form series experience of the Transamerica Premier Life Insurance Company only. Unlike Exhibits I and II listed above, this exhibit does not include normative data. |

The purpose of Exhibit I is to demonstrate compliance with the minimum loss ratio of this state as applicable. Exhibit II demonstrates how actual lifetime experience compares to expected experience per original pricing assumptions by duration, where actual experience consists of historical experience from inception to date combined with projected experience thereafter per current assumptions. In order to see a complete picture of how adverse experience impacts A/E loss ratios by duration for all factors combined, A/E cumulative loss ratios by duration are displayed in the last column of Exhibit II. The A/E cumulative loss ratios in the last column of Exhibit II capture the full impact of all factors, including lapse experience, and hence reveal a complete picture of the lifetime experience of this block by duration.

I look forward to your review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,



Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Product and Pricing



Home Office: Cedar Rapids, Iowa
Long Term Care
P.O. Box 869090
Plano, TX 75086-9090

Actuarial Memorandum

Policy Forms:

MLC 1-P LTC 6 (PA) 402 and MLC 1-P LTC 6 (PA-F) 402

Long Term Care Coverage

1) Scope and Purpose

This rate filing is a request for a premium rate increase of 38.7% on the policy forms displayed above and all associated riders thereof. The purpose of this memorandum is to file revised premium rates and demonstrate that the anticipated loss ratio meets the minimum requirements of this state. This memorandum is not to be used for other purposes.

Under the 58%/85% loss ratio requirement of the rate stability regulations, the requested rate increase should be 175.4%. This is a follow up to the original request for 65% in which the Department approved two annual 20% for policies with 5% Compound BIO, 5% Simple BIO or 3% Compound BIO and a single 20% increase for policies with No BIO, 3% Simple BIO or Step Rated BIO in 2018. The requested increases in this filing are actuarially equivalent to original 65% request.

The requested rate increase will take effect upon approval by the Department of Insurance subject to all notification requirements. The requested premium rate increase is needed because experience has exceeded the margin for adverse experience included in the original pricing, resulting in lifetime loss ratios that exceed the standards for rate action under the rate stability regulations.

2) Benefits *

Base Benefits

A. Nursing Home Benefit

Once the Elimination period has been met, the actual charges incurred for each day the Insured Person is confined to a Nursing Home will be paid, up to the Maximum Daily Benefit.

* This is not intended to be a comprehensive listing of all benefits available.

B. Bed Reservation Benefit

When an Insured Person is absent for any reason other than discharge during a Nursing Home or Assisted Living confinement, we will (1) pay the actual charges incurred for room and board while the room is being reserved, up to the Maximum Daily Benefit, if the Elimination Period has been satisfied, (2) give credit toward the satisfaction of the Elimination Period where the absence occurs while the Elimination Period is being satisfied; or (3) a combination of (1) and (2).

C. Assisted Living Facility Benefit

The actual charges for room and board and necessary maintenance and personal care expenses incurred for each day the Insured Person is confined to an Assisted Living Facility, up to the Maximum Daily Benefit, will be paid if treatment and/or services are received from a licensed, registered or certified Assisted Living Facility.

D. Home Health Care and Adult Day Care Benefit

The actual charges incurred for each day the Insured Person receives Home Health Care and Adult Day Care, up to the Maximum Daily Professional Services Benefit or the Maximum Daily Basic Services Benefit (whichever is applicable), will be paid.

E. Alternative Payment Benefit

Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit in advance each calendar month. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

F. Respite Care Benefit

The actual charges incurred for Respite Care, up to the Respite Care Maximum Daily Benefit(s), will be paid if such treatment and/or services are received from a Nursing Home, and Assisted Living Facility or in the Insured Person's Home.

G. Hospice Care Benefit

The actual charges incurred for each day an Insured Person receives Hospice Care, up to the Maximum Daily Benefit, will be paid by the insurer if it has been estimated by a doctor that the Insured Person has a life expectancy of 6 months or less and no reasonable prospect of cure and the treatment and/or services are received from a Hospice Care Provider.

H. Therapeutic Device Benefit

The actual charges incurred for the rental or purchase of a Therapeutic Device will be paid by the insurer if:

1. the Insured Person is receiving the Care Coordination Benefit; and
2. the Therapeutic Device is used in the Insured Person's Home.

I. Medical Alert System Benefit

The actual charges incurred for a Medical Alert System will be paid by the insurer for either: (1) rental and/or monitoring costs, not to exceed the monthly Medical Alert System Benefit; or (2) at the discretion of the insurer, the actual purchase cost of a Medical Alert System if the Insured Person is receiving the Care Coordination Benefit.

J. Home Modification Benefit

The actual charges incurred, not to exceed the Maximum Lifetime Home Modification Benefit, for labor, equipment and supplies needed in making minor modifications to the Insured Person's Home that will enhance his or her ability to perform the Activities of Daily Living and allow the Insured Person to safely remain in his or her home will be paid by the insurer if the Insured Person is receiving the Care Coordination Benefit.

K. Caregiver Training Benefit

The actual charges incurred for Caregiver Training of the Insured Person or a Volunteer Caregiver to assist an Insured Person, not to exceed the Maximum Lifetime Caregiver Training Benefit, will be paid by the insurer if:

1. the Insured Person is receiving the Care Coordination Benefit; and
2. Caregiver Training is not already provided free of charge by an equipment or supply vendor.

L. Waiver of Premium

Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Nursing Home, Assisted Living Facility, Home Health Care or Adult Day Care benefits, or the Alternate Payment Benefit.

M. Contingent Non-forfeiture Benefit – Shortened Benefit Period

In the event that premium rates increase to a level which results in a cumulative increase of the premium equal to or exceeding the percentage of the initial premium set forth in the Triggers for a Substantial Premium Increase table, the Insured Person will receive the Contingent Non-forfeiture benefit, and he or she may elect to: (1) reduce current benefits; or (2) during the 120 days following the Premium Due Date on which the increased premium would first have become due, convert his or her coverage as follows:

1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
2. the total benefit amount in force under this benefit will be equal to the amount of all premium paid, excluding waived premiums, for all coverage combined including this benefit.

The minimum benefit will be 30 times the daily benefit in force at the time the policy would have lapsed.

Optional Benefits

A. *Prescription Drug Benefit in a Nursing Home*

An Insured Person will receive the Prescription Drug Benefit if they are receiving prescription drugs while confined to a Nursing Home and receiving the Nursing Home Benefit.

B. *Ambulance Benefit*

The actual charges incurred for emergency ambulance service to or from a Nursing Home, up to the Maximum Benefit for each Ambulance Trip, will be paid if the Insured Person has not reached the Maximum Benefit Limitation or the Maximum Number of Trips per Calendar Year.

C. *Monthly Home Care Benefit*

If the Insured Person is receiving the Care Coordination Benefit, the actual charges incurred for Home Health Care and Adult Day Care will be paid on the basis of services received during each continuous 30-day period rather than on a daily basis. This benefit will be in lieu of the Home Health Care and Adult Day Care Benefit.

D. *Professional Services Benefit at 2 times Basic Services*

An applicant may choose to have a Maximum Daily Benefit for Professional Services equal to 2 times the Maximum Daily Benefit for Basic Services.

E. *Nursing Home Indemnity Payment Option*

In lieu of the Nursing Home Benefit, the full amount of the Nursing Home Maximum Daily Benefit will be paid to the Insured Person.

F. *Full Restoration of Benefits*

Once a period of time during which the insurer has been paying benefits under the policy has ended, the benefit amounts that have been paid will be restored to the remaining applicable Maximum Benefit if the Insured Person has ceased to be a Chronically Ill Individual for at least 180 consecutive days and the policy remains in force.

G. *Joint Waiver of Premium Benefit*

When the spouse of an Insured Person is receiving the Waiver of Premium Benefit, the Insured Person's premiums will be waived if both the Insured Person and spouse are insured as a married couple on the same policy form series which includes this Joint Waiver of Premium Benefit.

H. *Survivorship -Waiver of Premium (insured under same policy)*

The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the other Insured Person; or (2) the tenth anniversary of the effective date of this policy, if:

1. The Insured Person and other Insured Person have coverage in force under this policy; and
2. the other Insured Person dies while this policy is in force.

Several variations of this benefit are that the Insured Person(s) must not have incurred any claims and / or a death did not occur during the Number of Years Insured shown on the schedule, and listed below:

1. No deaths within the first 5 policy years,
2. No deaths or claims within the first 5 policy years, and
3. No deaths or claims within the first 10 policy years.

I. Spouse Survivorship -Waiver of Premium (insured under separate policies)

The premiums for the surviving Insured Person will be waived, after the last of the following to occur: (1) the date of death of the spouse; or (2) the tenth anniversary of the effective date of this policy, if:

1. The Insured Person and the spouse have coverage in force under this form series; and
2. the spouse dies while both policies are in force.

Several variations of this benefit are that the Insured Person(s) must not have incurred any claims and / or a death did not occur during the Number of Years Insured shown on the schedule, and listed below:

1. No deaths within the first 5 policy years,
2. No deaths or claims within the first 5 policy years, and
3. No deaths or claims within the first 10 policy years.

J. Simple Benefit Increase Option

Every dollar benefit amount will increase by the percentage shown on the schedule of the original dollar benefit amounts on each anniversary of the option, up to the Maximum Multiple, so long as the option remains in force.

Several variations of this option were priced:

1. 3%, with unlimited increases,
2. 3%, with increases capped at 2 times the original benefit amount,
3. 5%, with unlimited increases, and
4. 5%, with increases capped at 2 times the original benefit amount.

K. Compound Benefit Increase Option

Every dollar benefit amount will increase by the percentage shown on the schedule of the current dollar benefit amounts on each anniversary of this option, up to the Maximum Multiple, so long as the option remains in force.

Several variations of this option were priced:

1. 3%, with unlimited increases,
2. 3%, with increases capped at 2 times the original benefit amount,
3. 5%, with unlimited increases, and
4. 5%, with increases capped at 2 times the original benefit amount.

L. Step Rated Compound Benefit Increase Option

Current premiums will increase and every dollar benefit amount will increase by the percentage shown on the schedule on every anniversary, every third anniversary or fifth anniversary of this option so long as the option remains in force. This option is not available on any limited payment plan.

M. Deferred Benefit Increase Option

The Insured Person may add a Benefit Increase Option without evidence of insurability within the 90 day period prior to the first, third, or fifth anniversary of the policy, if they have not incurred a claim. The additional premium required for the Benefit Increase Option selected will be based on the attained ages of the Insured Persons when this option is exercised, and the increases in dollar benefit amounts will take effect on the second anniversary after this option is exercised.

N. Guaranteed Purchase Option

The Insured Person will have the opportunity to purchase additional coverage equal to 16% of the amounts initially elected on each of the Purchase Option Dates without evidence of insurability if:

1. The Insured Person has not reached the Attained Age Limit;
2. The policy is in force on the Purchase Option Date,
3. Prior to age 70 this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any two Purchase Option Dates;
4. On and after age 70, this benefit will terminate if the Insured Person does not elect to purchase the additional amount on any Purchase Option Date.

O. Return Of Premium Benefit

Once all Insured Persons have died, the named beneficiary will receive the Return of Premium Benefit, and a lump sum amount equal to the lesser of: (1) the sum of all premiums paid less the amount of any benefits paid or (2) the Return of Premium Maximum will be paid by the insurer.

P. Full Return Of Premium Benefit

Once all Insured Persons have died, the named beneficiary will receive the Full Return of Premium Benefit, and a lump sum amount equal to the lesser of: (1) the sum of all premiums paid or (2) the Return of Premium Maximum Benefit will be paid by the insurer.

Q. Non-forfeiture Benefit – Shortened Benefit Period

Once an Insured Person's coverage has been in effect for at least 3 full years, coverage will continue on a limited basis when it would otherwise have lapsed for nonpayment of premium with the following conditions:

1. the daily benefit amounts available will remain as they were at the time coverage would have lapsed under the policy;
2. the total benefit amount in force under this benefit will be equal to the amount of all premiums paid, excluding waived premiums, for all coverage combined including this benefit; and
3. the minimum benefit provided will be equal to 30 times the daily benefit in force at the time the Policy would have lapsed.

R. Patient Advocacy and Medication Management Benefit

The cost of unplanned visits, not more often than once each 6 months, from a person contracted by the insurer to a covered facility for the purpose of assessing living conditions in the facility and the care being received by the Insured Person will be paid if:

1. the insured is permanently confined to a facility covered in the policy, and
2. the insured is receiving the Care Coordination Benefit.

The actual charges incurred for services provided by a Nurse in helping the Insured Person to comply with his or her medication/treatment regimen will be paid by the insurer if the Insured Person is receiving the Care Coordination Benefit.

S. Rate Guarantee

A 3 year rate guarantee is available at no extra charge. Rate guarantees in whole year increments are also available for an additional charge.

T. Paid-Up Provision

The Insured Person's policy will become fully paid-up and no further premiums will be due once premiums have been paid according to the Premium Paying Period. In the event that the Insured Person discontinues premium payment prior to the end of the Premium Paying Period, a percentage of the dollar benefit amounts payable will become paid-up in accordance with the table below.

IF PREMIUMS ARE PAID TO:	% of PAID-UP
5 or more years prior to End of Premium Paying Period	0%
4 years prior to End of Premium Paying Period	20%
3 years prior to End of Premium Paying Period	40%
2 years prior to End of Premium Paying Period	60%
1 year prior to End of Premium Paying Period	80%
End of Premium Paying Period	100%

U. Cancellation Provision

In the event that a policy with a Premium Payment Period of less than 10 years is cancelled, or all insureds become deceased, a portion of the premium paid, excluding any waived premiums and reduced by the amount of any benefits paid, will be refunded. The portion of premium paid is based upon how long the policy has been in force.

3) Renewability

These policy forms are guaranteed renewable for life, subject to the company's right to change premium rates.

4) Applicability

This filing applies to inforce insureds only, as these forms are no longer actively being sold. The premium change will be applicable to the base rates. There will be no change to the original factors that are applied to the base rates.

5) Morbidity

The underlying claim costs are based on internal data derived from company experience. The claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

The original morbidity assumptions were based on data from Milliman USA's 1997 LTC Guidelines and available internal experience. Claim cost modifiers were developed, based on data from Milliman USA and available internal experience, to reflect the effect of underwriting on the ultimate claim costs and varied by marital status, issue age and benefit period.

As shown in the enclosed Exhibit II, the projected lifetime Actual to Expected Incurred Claims is 213%. So the current assumption for morbidity is 113% higher than used in pricing. This exceeds the moderately adverse conditions assumption in the original pricing, which was 10%.

The current morbidity assumption used in this rate increase filing is consistent with the assumption the Company has used for currently marketed policy forms.

6) Off-Claim Mortality

The 1983 GAM mortality table, with select factors based on company experience, was used for projecting future mortality.

The original total in-force mortality assumptions were the ultimate mortality rates of the 1983 Individual Annuitant Mortality Table adjusted by selection factors.

As shown in the enclosed Exhibit II, the projected lifetime Actual to Expected Earned Premiums is 108%, so actual mortality rate and/or lapse rate has been smaller than assumed in the original pricing; however, the overall result of mortality and persistency has been within the moderately adverse conditions assumption in the original pricing.

7) Persistency

Voluntary lapse rates are based on Company experience and vary by duration and issue age. Different lapse rates are assumed based on inflation option and marital discount.

8) Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9) Marketing

These policy forms were marketed by agents to individuals 18 years and older. In addition; employers, associations, or affinity groups were accepted for group sponsored rates under this individual policy.

10) Policy Design

Policy design features have been taken into consideration. Benefit provisions, exclusions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

11) Underwriting

These policy forms were underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment. The effect of underwriting has been incorporated into the projection.

12) Claims Adjudication Practice

No significant changes to the standard operating practices of the Claims Department have been necessary to date nor are any changes expected to be necessary in the future. The claims adjudication staff has maintained a consistently high degree of expertise, experience, and performance over the life of these policy forms and this is expected to continue in the future. Therefore, special adjustments due to claims adjudication practice have not been incorporated into the projection.

13) Premiums

Premiums vary based on original issue age, rate class, and benefit options selected.

14) Issue Age Range

Applicants age 18 years and older were eligible for all elimination periods and benefit periods.

15) Area Factors

Area factors are not used for these products.

16) Average Annual Premium

Before increase: \$1,689. After increase: \$2,343.

17) Premium Modalization Rules

Modal factors which are applied to the annual premium are no greater than as follows:

Annual	1.000
Semi-annual	.520
Quarterly	.265
Monthly	.090

18) Claim Liability and Reserve

The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, gender, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves are calculated based on the development of incurred claims by month of incurral, based on internal Company data. The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company's financial statement.

19) Active Life Reserve

Active life reserves have not been used in this rate filing to demonstrate compliance with the minimum loss ratio requirement. The inclusion of active life reserves would result in a larger justifiable rate increase based on loss ratios and actual-to-expected projections.

20) Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

21) Anticipated Loss Ratio

The original anticipated lifetime loss ratio for these policy forms was 60%. The currently anticipated lifetime loss ratio is 104.1% without the proposed rate increase and 93.5% with the proposed rate increase.

22) Distribution of Business

See Attachment A.

23) Margin for Moderately Adverse Conditions

The margin included in the original pricing of these policy forms was the greater of a 10% increase in morbidity, 10% decrease in mortality or 10% decrease in lapses. Actual historical experience combined with revised assumptions for morbidity and persistency have resulted in lifetime expected loss ratios significantly greater than those anticipated at the time of original pricing. The enclosed Exhibit II shows that the projected lifetime Actual to Expected Incurred Claims is 213%, much greater than the 110% level of morbidity included under adverse conditions. The current margin for moderately adverse conditions is a 10% increase in expected morbidity.

The proposed rate increase is less than that justified by the 58/85 loss ratio standard in the rate stability regulations. As such, there is no margin for adverse experience in the filing exhibits, unless specifically requested and noted. The rate increase we are requesting was determined by a Gross Premium Valuation analysis, which is why we are requesting considerably less increase than the rate stability regulations would require.

24) Experience on the Form

Standing alone, the experience for these policy forms is less than fully credible due to the limited number of issue years (essentially years 2001 through 2005 only). However, the captioned policy forms and the associated rates and rating classifications are identical to policy forms of an affiliated company and therefore we believe that the experience of both sets of policy form series will prove to be substantially similar over the lifetime of the block. In accordance to Actuarial Standards of Practice No. 25, "Credibility Procedures", experience data for this filing includes this type of "normative data." The normative data includes actual historical and projected experience for the affiliated company forms that are virtually identical to these forms. The normative data is for policy forms that were issued for more issue years, and have more actual durations of experience than the captioned forms alone. In addition to projections including the normative data, actual historical experience for the referenced policy form series only is included as well.

The following experience exhibits, aside from Exhibits III and IV.PA, include the above mentioned "normative data:"

The enclosed Exhibit I shows that the 58/85 test is satisfied using the original expected pricing loss ratio of 60% both without a margin for moderately adverse conditions and with a 10% margin for future adverse claims experience.

See Exhibit I for nationwide calendar year historical experience through December 31, 2019, as well as projected experience thereafter both with and without the proposed rate increase where all policyholders are assumed to pay the increase under the 'with proposed rate increase' scenario.

See Exhibit II for nationwide actual-to-expected experience by duration where 'actual' experience includes historical experience through December 31, 2019. Historical Incurred Claims reflect claim payment runoff through May 31, 2020 plus the claim reserve estimate as of May 31, 2020 (as described in Section 18 above).

See Exhibit III for nationwide calendar year historical experience through December 31, 2019, for the above captioned form series experience of the Transamerica Premier Life Insurance Company only.

See Exhibit IV.PA for Pennsylvania-only calendar year experience through December 31, 2019, as well as projected experience thereafter both with and without the proposed rate increase for the above captioned form series experience of the Transamerica Premier Life Insurance Company only.

25) History of Rate Adjustments

See Attachment B

26) Number of Policyholders

As of December 31, 2019, the number of policies that will be affected by this increase is:

	Insureds	Annualized Premium
Pennsylvania	37	\$58,190
Nationwide	6,591	\$11,134,694

27) Proposed Effective Date

The increase will be implemented within 3 months following approval after fulfillment of all statutory and contractual requirements.

28) Actuarial Certification

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No 8. I certify that the proposed premium rate schedule is not excessive or discriminatory when compared to the current expectations of benefits to be paid. This filing will enhance premium adequacy, although the company reserves the right to take additional rate action as future experience justifies.



Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Product and Pricing
January 19, 2021

Attachment A

By Issue Age

Issue Age Band	% of Policies
0 to 59	51.6%
60 to 64	24.1%
65 to 69	15.4%
70 to 74	6.9%
75 to 79	1.8%
80+	0.2%

By Elimination Period

Elimination Period	% of Policies
30 days or less	5.0%
60 days	15.6%
90 days	76.7%
Over 90 days	2.7%

By Maximum Benefit Period

Benefit Period	% of Policies
2 years or less	2.0%
3 years	23.9%
4 years	17.2%
5 years	10.9%
Unlimited	46.0%

Attachment B

Transamerica Premier Life Insurance Company

Rate Increase History

BIO Option	Increase Step	Proposed Rate Increase	Applied To	Effective
Unlimited Compound BIO	1	20%	Original Rates	2018
Unlimited Compound BIO	2	20%	Step 1 Rates	2019
Unlimited Simple BIO	1	20%	Original Rates	2018
Unlimited Simple BIO	2	20%	Step 1 Rates	2019
Other* or No BIO	1	20%	Original Rates	2018

**Includes Limited, Simple 3%, and Step-rated BIO*

Exhibit I
Transamerica Premier Life Insurance Company
Policy Forms: UniProduct Series

Combined Experience of Transamerica Life and Transamerica Premier Life Insurance Companies
Nationwide Experience Adjusted to Pennsylvania-Specific Rate History

Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
Year	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	220,140	220,140	0	0.0%	0.0%	0.0%
2003	9,286,737	9,286,737	18,217	0.2%	0.2%	0.2%
2004	38,814,409	38,814,409	852,821	2.2%	2.2%	1.8%
2005	39,686,149	39,686,149	2,477,535	6.2%	6.2%	3.7%
2006	34,925,414	34,925,414	2,039,114	5.8%	5.8%	4.3%
2007	34,036,473	34,036,473	5,831,188	17.1%	17.1%	6.9%
2008	33,776,151	33,776,151	4,782,669	14.2%	14.2%	8.0%
2009	32,740,735	32,740,735	5,868,965	17.9%	17.9%	9.3%
2010	35,544,957	35,544,957	9,186,792	25.8%	25.8%	11.3%
2011	46,054,017	46,054,017	9,202,244	20.0%	20.0%	12.4%
2012	52,296,597	52,296,597	11,476,062	21.9%	21.9%	13.6%
2013	51,897,075	51,897,075	17,761,126	34.2%	34.2%	15.7%
2014	48,888,688	48,888,688	20,348,474	41.6%	41.6%	17.9%
2015	47,362,894	47,362,894	25,099,672	53.0%	53.0%	20.5%
2016	46,188,862	46,188,862	24,959,077	54.0%	54.0%	22.7%
2017	44,445,469	44,445,469	30,589,848	68.8%	68.8%	25.2%
2018	42,660,256	42,660,256	36,939,077	86.6%	86.6%	28.2%
2019	47,068,596	47,068,596	41,153,442	87.4%	87.4%	31.1%
2020	52,418,916	52,418,916	46,109,903	88.0%	88.0%	34.0%
2021	51,225,473	59,137,893	51,116,956	99.8%	86.4%	36.9%
2022	48,466,215	66,768,403	55,702,607	114.9%	83.4%	39.9%
2023	46,292,567	64,207,791	60,078,022	129.8%	93.6%	43.0%
2024	44,089,730	61,152,455	64,529,195	146.4%	105.5%	46.1%
2025	41,959,233	58,197,456	68,565,061	163.4%	117.8%	49.2%
2026	39,968,424	55,436,204	72,149,542	180.5%	130.1%	52.3%
2027	38,032,224	52,750,695	75,561,317	198.7%	143.2%	55.4%
2028	36,101,744	50,073,119	78,920,305	218.6%	157.6%	58.5%
2029	34,168,809	47,392,138	82,148,667	240.4%	173.3%	61.6%
2030	32,235,725	44,710,951	84,616,811	262.5%	189.3%	64.6%
2031	30,305,512	42,033,746	86,146,598	284.3%	204.9%	67.5%
2032	28,388,275	39,374,537	87,965,843	309.9%	223.4%	70.3%
2033	26,488,798	36,739,963	89,165,269	336.6%	242.7%	73.1%
2034	24,614,711	34,140,604	90,070,218	365.9%	263.8%	75.8%
2035	22,772,242	31,585,100	90,345,459	396.7%	286.0%	78.4%
2036	20,971,090	29,086,901	89,795,436	428.2%	308.7%	80.8%
2037	19,221,568	26,660,314	88,412,725	460.0%	331.6%	83.1%
2038	17,530,693	24,315,071	86,392,882	492.8%	355.3%	85.3%
2039	15,907,325	22,063,459	83,995,380	528.0%	380.7%	87.4%
2040	14,360,081	19,917,433	81,072,168	564.6%	407.0%	89.2%
2041	12,895,197	17,885,638	77,601,394	601.8%	433.9%	91.0%
2042	11,518,799	15,976,574	73,715,916	640.0%	461.4%	92.6%
2043	10,235,226	14,196,259	69,588,981	679.9%	490.2%	94.0%
2044	9,047,146	12,548,392	65,357,604	722.4%	520.8%	95.3%
2045	7,955,320	11,034,029	61,042,889	767.3%	553.2%	96.5%
2046	6,958,986	9,652,114	56,656,611	814.2%	587.0%	97.5%
2047	6,055,737	8,399,307	52,329,676	864.1%	623.0%	98.4%
2048	5,242,199	7,270,930	48,087,616	917.3%	661.4%	99.3%
2049	4,514,622	6,261,781	43,978,154	974.1%	702.3%	100.0%
2050	3,868,161	5,365,139	40,019,473	1034.6%	745.9%	100.6%
2051	3,297,747	4,573,975	36,225,372	1098.5%	792.0%	101.2%
2052	2,797,788	3,880,532	32,632,033	1166.4%	840.9%	101.6%
2053	2,362,418	3,276,674	29,240,474	1237.7%	892.4%	102.1%
2054	1,985,797	2,754,300	26,065,663	1312.6%	946.4%	102.4%
2055	1,661,954	2,305,130	23,114,381	1390.8%	1002.7%	102.7%
2056	1,385,129	1,921,174	20,382,341	1471.5%	1060.9%	103.0%
2057	1,149,769	1,594,730	17,882,718	1555.3%	1121.4%	103.2%
2058	950,634	1,318,530	15,606,525	1641.7%	1183.6%	103.3%
2059	782,971	1,085,981	13,543,088	1729.7%	1247.1%	103.5%
2060	642,398	891,006	11,675,183	1817.4%	1310.3%	103.6%
2061	525,087	728,296	10,001,995	1904.8%	1373.3%	103.7%
2062	427,600	593,082	8,527,811	1994.3%	1437.9%	103.8%
2063	346,949	481,218	7,228,678	2083.5%	1502.2%	103.9%
2064	280,461	388,999	6,089,092	2171.1%	1565.3%	103.9%
2065	225,891	313,311	5,096,890	2256.3%	1626.8%	104.0%
2066	181,338	251,516	4,240,615	2338.5%	1686.0%	104.0%
2067	145,092	201,243	3,507,594	2417.5%	1743.0%	104.0%
2068	115,720	160,503	2,882,456	2490.9%	1795.9%	104.1%
PV Past	434,915,954	434,915,954	135,419,866	31.1%	31.1%	
PV Future	230,303,708	305,521,837	556,770,243	241.8%	182.2%	
PV Lifetime	665,219,663	740,437,791	692,190,109	104.1%	93.5%	

A = \$250,735,735 Present value of initial earned premium times 58%
B = \$2,221,019 Present value of prior premium rate increases times 85%
C = \$99,685,701 Present value of future projected initial earned premium times 58%
D = \$113,602,448 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$466,244,902
\$692,190,109 Present value of incurred claims + present value of future projected incurred claims No MAE
\$747,867,134 Present value of incurred claims + present value of future projected incurred claims with MAE
Present value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D

Exhibit II
Transamerica Life Insurance Company
Policy Forms: UniProduct Series
Combined Experience of Transamerica Life and Transamerica Premier Life Insurance Companies
Actual To Expected Lifetime Experience

Actual Nationwide Experience Through December 31, 2019 and Projected Experience Thereafter

Duration	Actual				Expected			Actual to Expected		
	A	B	C	D	E	F	G	H=A/E	I=C/F	J=D/G
	Earned Premium @ Original Rate Level	Earned Premium Adjusted to Pennsylvania- Specific Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Actual to Expected Earned Premium	Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	83,614,784	83,614,784	1,770,355	2.1%	83,697,340	325,249	0.4%	99.9%	544.3%	544.8%
2	64,187,141	64,187,141	2,024,516	2.6%	57,338,680	1,011,434	0.9%	111.9%	200.2%	273.9%
3	58,445,322	58,445,322	2,298,739	2.9%	55,084,192	1,949,392	1.6%	106.1%	117.9%	179.8%
4	56,862,644	56,862,644	6,879,930	4.8%	53,161,654	3,122,365	2.5%	107.0%	220.3%	193.2%
5	54,997,263	54,997,263	6,240,595	5.8%	51,604,592	4,406,162	3.4%	106.6%	141.6%	170.0%
6	52,783,366	52,865,193	9,283,892	7.3%	49,150,328	5,714,076	4.4%	107.4%	162.5%	164.4%
7	51,332,907	51,876,373	10,290,426	8.6%	47,971,815	6,944,883	5.5%	107.0%	148.2%	157.3%
8	50,240,667	52,266,449	15,307,366	10.5%	46,748,236	8,091,427	6.5%	107.5%	189.2%	161.5%
9	49,595,347	53,799,115	15,091,674	12.0%	45,493,489	9,162,877	7.5%	109.0%	164.7%	158.8%
10	47,334,271	53,024,247	23,000,812	14.3%	44,193,495	10,212,971	8.6%	107.1%	225.2%	166.5%
11	43,559,248	49,383,373	25,577,313	16.6%	39,947,083	11,262,079	9.6%	109.0%	227.1%	172.0%
12	41,997,964	47,875,365	30,107,580	19.1%	38,641,443	12,420,092	10.7%	108.7%	242.4%	178.0%
13	40,809,975	46,608,621	35,709,099	21.8%	37,306,002	13,759,136	11.8%	109.4%	259.5%	184.6%
14	39,455,926	45,218,576	37,651,616	24.4%	35,942,037	15,279,642	13.0%	109.8%	246.4%	188.4%
15	37,804,088	44,324,238	41,795,186	27.1%	34,553,450	16,902,858	14.1%	109.4%	247.3%	191.3%
16	36,218,160	44,728,537	51,438,507	30.2%	32,851,181	18,649,159	15.4%	110.2%	275.8%	196.1%
17	34,881,483	45,362,462	57,011,374	33.4%	31,429,470	20,585,009	16.7%	111.0%	277.0%	199.8%
18	33,402,764	44,556,615	62,818,280	36.6%	29,992,489	22,653,857	18.1%	111.4%	277.3%	202.7%
19	31,919,485	42,835,841	68,538,511	40.0%	28,543,611	24,813,337	19.5%	111.8%	276.2%	205.0%
20	30,281,867	40,672,302	73,143,586	43.4%	27,086,648	27,008,873	21.0%	111.8%	270.8%	206.6%
21	28,370,923	38,104,673	78,288,499	46.8%	25,120,954	29,261,101	22.5%	112.9%	267.6%	207.6%
22	26,800,097	36,010,505	82,443,515	50.2%	23,680,534	31,595,774	24.1%	113.2%	260.9%	208.1%
23	25,257,106	33,953,187	85,722,441	53.6%	22,245,652	34,024,633	25.8%	113.5%	251.9%	207.9%
24	23,712,300	31,890,494	88,510,025	56.9%	20,821,373	36,531,667	27.5%	113.9%	242.3%	207.1%
25	22,175,057	29,835,006	91,007,130	60.1%	19,413,174	39,134,021	29.2%	114.2%	232.6%	205.8%
26	20,654,524	27,799,180	93,782,823	63.3%	18,026,752	41,624,861	31.0%	114.6%	225.3%	204.3%
27	19,152,571	25,785,626	95,437,795	66.4%	16,667,819	43,958,197	32.8%	114.9%	217.1%	202.6%
28	17,675,487	23,802,991	95,982,896	69.4%	15,341,827	46,216,229	34.6%	115.2%	207.7%	200.6%
29	16,234,514	21,867,003	95,766,672	72.2%	14,054,156	48,092,315	36.4%	115.5%	199.1%	198.4%
30	14,835,294	19,985,426	95,085,103	74.9%	12,810,118	49,411,834	38.2%	115.8%	192.4%	196.2%
31	13,486,539	18,170,314	94,427,413	77.5%	11,614,720	50,329,238	39.9%	116.1%	187.6%	194.1%
32	12,194,492	16,430,388	92,791,202	80.0%	10,472,519	50,740,429	41.6%	116.4%	182.9%	192.1%
33	10,965,632	14,774,726	89,938,284	82.2%	9,387,104	50,669,653	43.2%	116.8%	177.5%	190.1%
34	9,805,887	13,211,599	86,289,922	84.3%	8,361,553	50,340,256	44.8%	117.3%	171.4%	188.2%
35	8,719,876	11,747,450	82,258,457	86.2%	7,398,531	49,588,530	46.2%	117.9%	165.9%	186.4%
36	7,710,767	10,386,717	78,359,540	87.9%	6,500,221	48,308,446	47.6%	118.6%	162.2%	184.7%
37	6,779,930	9,131,373	74,042,864	89.5%	5,668,232	46,570,988	48.9%	119.6%	159.0%	183.2%
38	5,927,518	7,981,743	69,174,265	91.0%	4,903,110	44,320,353	50.0%	120.9%	156.1%	181.8%
39	5,153,319	6,937,560	64,120,358	92.2%	4,204,842	41,682,179	51.1%	122.6%	153.8%	180.6%
40	4,455,875	5,996,900	59,112,111	93.3%	3,572,987	38,605,280	52.0%	124.7%	153.1%	179.6%
41	3,832,764	5,156,521	54,374,944	94.3%	3,006,635	35,161,952	52.8%	127.5%	154.6%	178.7%
42	3,280,161	4,411,281	49,712,462	95.2%	2,504,314	31,570,269	53.5%	131.0%	157.5%	178.0%
43	2,793,713	3,755,320	45,031,596	96.0%	2,063,582	27,953,879	54.1%	135.4%	161.1%	177.5%
44	2,368,512	3,182,026	40,602,968	96.6%	1,681,251	24,412,737	54.6%	140.9%	166.3%	177.1%
45	1,999,363	2,684,393	36,471,895	97.2%	1,353,560	21,040,334	55.0%	147.7%	173.3%	176.8%
46	1,681,066	2,255,411	32,672,965	97.7%	1,076,296	17,917,420	55.3%	156.2%	182.4%	176.6%
47	1,408,124	1,887,671	29,142,256	98.1%	844,905	15,091,232	55.6%	166.7%	193.1%	176.5%
48	1,175,282	1,574,086	25,803,394	98.4%	654,290	12,567,186	55.8%	179.6%	205.3%	176.5%
49	977,596	1,307,979	22,759,850	98.7%	499,244	10,346,067	56.0%	195.8%	220.0%	176.5%
50	810,538	1,083,237	19,972,441	99.0%	374,743	8,381,788	56.1%	216.3%	238.3%	176.5%
51	669,971	894,273	17,448,243	99.2%	276,136	6,707,386	56.2%	242.6%	260.1%	176.6%
52	552,145	736,017	15,151,525	99.4%	199,193	5,281,379	56.3%	277.2%	286.9%	176.6%
53	453,718	603,946	13,048,742	99.5%	140,181	4,086,476	56.3%	323.7%	319.3%	176.7%
54	371,784	494,121	11,190,939	99.7%	95,832	3,131,679	56.4%	388.0%	357.3%	176.8%
55	303,774	403,067	9,551,516	99.8%	63,299	2,294,854	56.4%	479.9%	416.2%	176.9%
56	242,460	320,865	8,009,568	99.8%	40,151	1,672,790	56.4%	603.9%	478.8%	177.0%
57	186,836	246,382	6,477,874	99.9%	24,252	1,189,094	56.4%	770.4%	544.8%	177.0%
58	137,853	180,810	4,863,239	99.9%	13,808	822,489	56.4%	998.4%	591.3%	177.1%
59	101,765	132,540	3,536,891	100.0%	7,313	593,383	56.4%	1391.6%	596.1%	177.1%
60	78,918	102,308	2,732,078	100.0%	3,535	340,706	56.5%	2232.7%	801.9%	177.1%
61	60,285	77,725	2,106,817	100.0%	1,531	217,600	56.5%	3936.9%	968.2%	177.2%
62	46,745	59,956	1,615,671	100.0%	573	135,090	56.5%	8151.3%	1196.0%	177.2%
63	37,795	48,370	1,280,960	100.0%	177	81,607	56.5%			177.2%
64	28,785	36,777	977,462	100.0%	42	104,649	56.5%			177.2%
65+	20,833	26,703	710,943	100.0%	0	0	56.5%			177.2%
PV Lifetime	744,953,434	825,958,080	826,315,216	100.0%	687,237,238	387,986,777	56.5%	108.4%	213.0%	177.2%

Exhibit III
Transamerica Premier Life Insurance Company
Policy Forms: UniProduct Series

Nationwide Experience Adjusted to Pennsylvania-Specific Rate History

	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
Year	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	49,825	49,825	0	0.0%	0.0%	0.0%	0.0%
2003	3,548,146	3,548,146	14,502	0.4%	0.4%	0.4%	0.4%
2004	13,821,349	13,821,349	534,169	3.9%	3.9%	3.1%	3.1%
2005	16,733,637	16,733,637	1,050,485	6.3%	6.3%	4.6%	4.6%
2006	14,344,026	14,344,026	738,372	5.1%	5.1%	4.8%	4.8%
2007	13,929,370	13,929,370	1,583,570	11.4%	11.4%	6.1%	6.1%
2008	13,585,154	13,585,154	1,372,396	10.1%	10.1%	6.8%	6.8%
2009	13,165,997	13,165,997	2,097,650	15.9%	15.9%	8.0%	8.0%
2010	12,861,136	12,861,136	4,340,908	33.8%	33.8%	10.8%	10.8%
2011	12,182,529	12,182,529	4,318,790	35.5%	35.5%	13.0%	13.0%
2012	11,906,416	11,906,416	6,448,653	54.2%	54.2%	16.2%	16.2%
2013	11,670,510	11,670,510	7,296,745	62.5%	62.5%	19.3%	19.3%
2014	11,076,773	11,076,773	8,465,236	76.4%	76.4%	22.6%	22.6%
2015	10,667,425	10,667,425	12,525,339	117.4%	117.4%	27.4%	27.4%
2016	10,354,243	10,354,243	10,102,169	97.6%	97.6%	30.6%	30.6%
2017	9,903,828	9,903,828	14,327,518	144.7%	144.7%	35.1%	35.1%
2018	9,452,826	9,452,826	16,266,179	172.1%	172.1%	39.9%	39.9%
2019	10,308,192	10,308,192	18,111,435	175.7%	175.7%	44.6%	44.6%
PV Past	133,003,783	133,003,783	59,374,773	44.6%	44.6%		
PV Future	44,664,649	58,987,887	162,230,987	363.2%	275.0%		
PV Lifetime	177,668,432	191,991,670	221,605,760	124.7%	115.4%		

Exhibit IV.PA
Transamerica Premier Life Insurance Company
Policy Forms: UniProduct Series

Pennsylvania Only Experience

	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
Year	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2003	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2004	28,743	28,743	0	0.0%	0.0%	0.0%	0.0%
2005	65,129	65,129	0	0.0%	0.0%	0.0%	0.0%
2006	62,806	62,806	0	0.0%	0.0%	0.0%	0.0%
2007	62,534	62,534	3,265	5.2%	5.2%	1.4%	1.4%
2008	61,236	61,236	0	0.0%	0.0%	1.1%	1.1%
2009	64,821	64,821	0	0.0%	0.0%	0.9%	0.9%
2010	61,971	61,971	0	0.0%	0.0%	0.8%	0.8%
2011	61,850	61,850	824	1.3%	1.3%	0.9%	0.9%
2012	58,913	58,913	95,820	162.6%	162.6%	16.1%	16.1%
2013	57,128	57,128	0	0.0%	0.0%	14.8%	14.8%
2014	57,418	57,418	0	0.0%	0.0%	13.7%	13.7%
2015	46,891	46,891	324	0.7%	0.7%	13.0%	13.0%
2016	49,719	49,719	0	0.0%	0.0%	12.4%	12.4%
2017	48,721	48,721	0	0.0%	0.0%	11.8%	11.8%
2018	48,713	48,713	3,040	6.2%	6.2%	11.6%	11.6%
2019	55,249	55,249	143,118	259.0%	259.0%	22.3%	22.3%
2020	54,394	54,394	67,117	123.4%	123.4%	26.3%	26.3%
2021	53,882	62,204	75,497	140.1%	121.4%	30.4%	30.2%
2022	51,629	71,125	82,996	160.8%	116.7%	34.5%	33.9%
2023	49,305	68,386	88,855	180.2%	129.9%	38.7%	37.6%
2024	46,934	65,097	94,385	201.1%	145.0%	42.7%	41.2%
2025	44,544	61,783	99,404	223.2%	160.9%	46.8%	44.8%
2026	42,153	58,466	103,112	244.6%	176.4%	50.7%	48.2%
2027	39,780	55,175	106,153	266.8%	192.4%	54.5%	51.5%
2028	37,439	51,928	108,151	288.9%	208.3%	58.2%	54.7%
2029	35,139	48,737	110,383	314.1%	226.5%	61.7%	57.8%
2030	32,882	45,607	112,378	341.8%	246.4%	65.1%	60.8%
2031	30,671	42,540	113,102	368.8%	265.9%	68.4%	63.7%
2032	28,508	39,541	114,826	402.8%	290.4%	71.6%	66.4%
2033	26,395	36,610	115,341	437.0%	315.1%	74.6%	69.1%
2034	24,334	33,751	115,014	472.6%	340.8%	77.5%	71.6%
2035	22,330	30,971	114,608	513.3%	370.0%	80.3%	74.1%
2036	20,387	28,277	111,980	549.3%	396.0%	82.9%	76.4%
2037	18,518	25,685	107,659	581.4%	419.2%	85.3%	78.4%
2038	16,737	23,214	103,108	616.1%	444.2%	87.5%	80.4%
2039	15,050	20,874	98,184	652.4%	470.4%	89.5%	82.1%
2040	13,460	18,670	93,248	692.8%	499.5%	91.3%	83.7%
2041	11,970	16,602	87,164	728.2%	525.0%	92.9%	85.2%
2042	10,581	14,675	79,989	756.0%	545.1%	94.4%	86.4%
2043	9,296	12,893	72,901	784.2%	565.4%	95.6%	87.5%
2044	8,118	11,260	66,174	815.1%	587.7%	96.7%	88.5%
2045	7,045	9,771	59,877	849.9%	612.8%	97.7%	89.3%
2046	6,071	8,421	53,433	880.1%	634.5%	98.5%	90.1%
2047	5,196	7,206	46,870	902.1%	650.4%	99.2%	90.7%
2048	4,412	6,119	40,551	919.1%	662.7%	99.7%	91.2%
2049	3,717	5,155	34,574	930.2%	670.7%	100.2%	91.6%
2050	3,104	4,305	29,234	941.8%	679.0%	100.6%	91.9%
2051	2,569	3,563	24,352	947.8%	683.4%	100.9%	92.2%
2052	2,109	2,925	20,088	952.6%	686.8%	101.1%	92.4%
2053	1,717	2,381	16,480	959.9%	692.0%	101.3%	92.5%
2054	1,388	1,926	13,454	969.0%	698.6%	101.4%	92.7%
2055	1,116	1,547	11,011	986.9%	711.5%	101.5%	92.8%
2056	891	1,236	9,061	1017.0%	733.3%	101.6%	92.8%
2057	707	981	7,477	1057.5%	762.5%	101.7%	92.9%
2058	558	774	6,223	1115.7%	804.4%	101.7%	93.0%
2059	437	606	5,169	1183.1%	853.0%	101.8%	93.0%
2060	341	473	4,219	1236.8%	891.7%	101.8%	93.0%
2061	265	368	3,399	1280.3%	923.0%	101.9%	93.0%
2062	205	285	2,712	1319.7%	951.5%	101.9%	93.1%
2063	158	220	2,148	1356.3%	977.9%	101.9%	93.1%
2064	122	169	1,684	1383.0%	997.1%	101.9%	93.1%
2065	93	129	1,310	1412.6%	1018.5%	101.9%	93.1%
2066	70	97	993	1415.3%	1020.4%	101.9%	93.1%
2067	53	73	739	1401.8%	1010.7%	101.9%	93.1%
2068	39	54	546	1394.9%	1005.7%	101.9%	93.1%
PV Past	575,883	575,883	128,499	22.3%	22.3%		
PV Future	236,110	312,977	699,139	296.1%	223.4%		
PV Lifetime	811,993	888,860	827,638	101.9%	93.1%		



6400 C Street SW
Cedar Rapids, IA 52499

January 04, 2021

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Kansas City, Missouri, to represent the following companies in the submission of filings and to negotiate with insurance departments for their approval of such filings.

Transamerica Life Insurance Company	NAIC: 468-86231	FEIN: 39-0989781
Transamerica Financial Life Insurance Company	NAIC: 468-70688	FEIN: 36-6071399
Transamerica Premier Life Insurance Company	NAIC: 468-66281	FEIN: 52-0419790
Transamerica Casualty Insurance Company	NAIC: 468-10952	FEIN: 31-4423946

This Authorization shall be valid until revoked by us.

Sincerely,

Douglas Simino
Vice President – Contract Development and Filing
Doug.Simino@Transamerica.com



Home Office: Cedar Rapids, Iowa
Long Term Care Administrative Services
P.O. Box 869090
Plano, TX 75086-9090

April 21, 2021

Mr. James Lavery
Actuary, Bureau of Accident & Health Insurance
Pennsylvania Department of Insurance

Re: **Rate Increase Filing: AEGB-132696803**
Transamerica Premier Life Insurance Company
Long Term Care Policy Forms: MLC 1-P LTC 6 (PA) 402 et al.

Dear Mr. Lavery,

This letter is in response to your letter to Transamerica dated February 14, 2021. Your letter indicated you would like the following information:

1. Please describe the BIO downgrade offers (i.e. landing spots) available to policyholders with inflation protection riders.

The chart below reflects the BIO downgrade landing spots associated with the proposed increases.

BIO	Current BIO Growth Factor	Reduced Future BIO Growth Factor	Rate Increase If Elected
Compound 5%	5.0%	3.23%	0%
Compound 3%	3.0%	1.61%	0%
Simple Bio	5.0%	3.58%	0%

2. Of the 19 Pennsylvania policyholders who were eligible for a landing spot option based upon the increase approved on 3/16/2018, how many chose to lower their future inflation indexing?

None of the 19 Pennsylvania policyholders chose to lower their future inflation indexing.

3. Please provide copies of the letters which will be sent to policyholders to alert them of this proposed increase.

Please see attached file "PA TPLIC UNI R2 RINC Letter.pdf".

4. Please provide Exhibit I, Exhibit II, Exhibit III, and Exhibit IV.PA in an Excel workbook.

The Excel workbook with the exhibit data is "PA TPLIC Uniprod Exhibits 2020.xlsx".

I look forward to your continuing review of the proposed premium rate increase. Please do not hesitate to contact me with questions or concerns.

Sincerely,

A handwritten signature in blue ink, appearing to read "Brad Rokosh", with a stylized flourish at the end.

Brad Rokosh, ASA, MAAA
Director, Actuarial, LTC Product and Pricing

Exhibit I
Transamerica Premier Life Insurance Company
Policy Forms: UniProduct Series

Combined Experience of Transamerica Life and Transamerica Premier Life Insurance Companies
Nationwide Experience Adjusted to Pennsylvania-Specific Rate History

Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
Year	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	220,140	220,140	0	0.0%	0.0%	0.0%
2003	9,286,737	9,286,737	18,217	0.2%	0.2%	0.2%
2004	38,814,409	38,814,409	852,821	2.2%	2.2%	1.8%
2005	39,686,149	39,686,149	2,477,535	6.2%	6.2%	3.7%
2006	34,925,414	34,925,414	2,039,114	5.8%	5.8%	4.3%
2007	34,036,473	34,036,473	5,831,188	17.1%	17.1%	6.9%
2008	33,776,151	33,776,151	4,782,669	14.2%	14.2%	8.0%
2009	32,740,735	32,740,735	5,868,965	17.9%	17.9%	9.3%
2010	35,544,957	35,544,957	9,186,792	25.8%	25.8%	11.3%
2011	46,054,017	46,054,017	9,202,244	20.0%	20.0%	12.4%
2012	52,296,597	52,296,597	11,476,062	21.9%	21.9%	13.6%
2013	51,897,075	51,897,075	17,761,126	34.2%	34.2%	15.7%
2014	48,888,688	48,888,688	20,348,474	41.6%	41.6%	17.9%
2015	47,362,894	47,362,894	25,099,672	53.0%	53.0%	20.5%
2016	46,188,862	46,188,862	24,959,077	54.0%	54.0%	22.7%
2017	44,445,469	44,445,469	30,589,848	68.8%	68.8%	25.2%
2018	42,660,256	42,660,256	36,939,077	86.6%	86.6%	28.2%
2019	47,068,596	47,068,596	41,153,442	87.4%	87.4%	31.1%
2020	52,418,916	52,418,916	46,109,903	88.0%	88.0%	34.0%
2021	51,225,473	59,137,893	51,116,956	99.8%	86.4%	36.9%
2022	48,466,215	66,768,403	55,702,607	114.9%	83.4%	39.9%
2023	46,292,567	64,207,791	60,078,022	129.8%	93.6%	43.0%
2024	44,089,730	61,152,455	64,529,195	146.4%	105.5%	46.1%
2025	41,959,233	58,197,456	68,565,061	163.4%	117.8%	49.2%
2026	39,968,424	55,436,204	72,149,542	180.5%	130.1%	52.3%
2027	38,032,224	52,750,695	75,561,317	198.7%	143.2%	55.4%
2028	36,101,744	50,073,119	78,920,305	218.6%	157.6%	58.5%
2029	34,168,809	47,392,138	82,148,667	240.4%	173.3%	61.6%
2030	32,235,725	44,710,951	84,616,811	262.5%	189.3%	64.6%
2031	30,305,512	42,033,746	86,146,598	284.3%	204.9%	67.5%
2032	28,388,275	39,374,537	87,965,843	309.9%	223.4%	70.3%
2033	26,488,798	36,739,963	89,165,269	336.6%	242.7%	73.1%
2034	24,614,711	34,140,604	90,070,218	365.9%	263.8%	75.8%
2035	22,772,242	31,585,100	90,345,459	396.7%	286.0%	78.4%
2036	20,971,090	29,086,901	89,795,436	428.2%	308.7%	80.8%
2037	19,221,568	26,660,314	88,412,725	460.0%	331.6%	83.1%
2038	17,530,693	24,315,071	86,392,882	492.8%	355.3%	85.3%
2039	15,907,325	22,063,459	83,995,380	528.0%	380.7%	87.4%
2040	14,360,081	19,917,433	81,072,168	564.6%	407.0%	89.2%
2041	12,895,197	17,885,638	77,601,394	601.8%	433.9%	91.0%
2042	11,518,799	15,976,574	73,715,916	640.0%	461.4%	92.6%
2043	10,235,226	14,196,259	69,588,981	679.9%	490.2%	94.0%
2044	9,047,146	12,548,392	65,357,604	722.4%	520.8%	95.3%
2045	7,955,320	11,034,029	61,042,889	767.3%	553.2%	96.5%
2046	6,958,986	9,652,114	56,656,611	814.2%	587.0%	97.5%
2047	6,055,737	8,399,307	52,329,676	864.1%	623.0%	98.4%
2048	5,242,199	7,270,930	48,087,616	917.3%	661.4%	99.3%
2049	4,514,622	6,261,781	43,978,154	974.1%	702.3%	100.0%
2050	3,868,161	5,365,139	40,019,473	1034.6%	745.9%	100.6%
2051	3,297,747	4,573,975	36,225,372	1098.5%	792.0%	101.2%
2052	2,797,788	3,880,532	32,632,033	1166.4%	840.9%	101.6%
2053	2,362,418	3,276,674	29,240,474	1237.7%	892.4%	102.1%
2054	1,985,797	2,754,300	26,065,663	1312.6%	946.4%	102.4%
2055	1,661,954	2,305,130	23,114,381	1390.8%	1002.7%	102.7%
2056	1,385,129	1,921,174	20,382,341	1471.5%	1060.9%	103.0%
2057	1,149,769	1,594,730	17,882,718	1555.3%	1121.4%	103.2%
2058	950,634	1,318,530	15,606,525	1641.7%	1183.6%	103.3%
2059	782,971	1,085,981	13,543,088	1729.7%	1247.1%	103.5%
2060	642,398	891,006	11,675,183	1817.4%	1310.3%	103.6%
2061	525,087	728,296	10,001,995	1904.8%	1373.3%	103.7%
2062	427,600	593,082	8,527,811	1994.3%	1437.9%	103.8%
2063	346,949	481,218	7,228,678	2083.5%	1502.2%	103.9%
2064	280,461	388,999	6,089,092	2171.1%	1565.3%	103.9%
2065	225,891	313,311	5,096,890	2256.3%	1626.8%	104.0%
2066	181,338	251,516	4,240,615	2338.5%	1686.0%	104.0%
2067	145,092	201,243	3,507,594	2417.5%	1743.0%	104.0%
2068	115,720	160,503	2,882,456	2490.9%	1795.9%	104.1%
PV Past	434,915,954	434,915,954	135,419,866	31.1%	31.1%	
PV Future	230,303,708	305,521,837	556,770,243	241.8%	182.2%	
PV Lifetime	665,219,663	740,437,791	692,190,109	104.1%	93.5%	

A = \$250,735,735 Present value of initial earned premium times 58%
B = \$2,221,019 Present value of prior premium rate increases times 85%
C = \$99,685,701 Present value of future projected initial earned premium times 58%
D = \$113,602,448 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = \$466,244,902
\$692,190,109 Present value of incurred claims + present value of future projected incurred claims No MAE
\$747,867,134 Present value of incurred claims + present value of future projected incurred claims with MAE
Present value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D

Exhibit II
Transamerica Life Insurance Company
Policy Forms: UniProduct Series
Combined Experience of Transamerica Life and Transamerica Premier Life Insurance Companies
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through December 31, 2019 and Projected Experience Thereafter

Duration	Actual				Expected			Actual to Expected		
	A	B	C	D	E	F	G	H=A/E	I=C/F	J=D/G
	Earned Premium @ Original Rate Level	Earned Premium Adjusted to Pennsylvania- Specific Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Actual to Expected Earned Premium	Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	83,614,784	83,614,784	1,770,355	2.1%	83,697,340	325,249	0.4%	99.9%	544.3%	544.8%
2	64,187,141	64,187,141	2,024,516	2.6%	57,338,680	1,011,434	0.9%	111.9%	200.2%	273.9%
3	58,445,322	58,445,322	2,298,739	2.9%	55,084,192	1,949,392	1.6%	106.1%	117.9%	179.8%
4	56,862,644	56,862,644	6,879,930	4.8%	53,161,654	3,122,365	2.5%	107.0%	220.3%	193.2%
5	54,997,263	54,997,263	6,240,595	5.8%	51,604,592	4,406,162	3.4%	106.6%	141.6%	170.0%
6	52,783,366	52,865,193	9,283,892	7.3%	49,150,328	5,714,076	4.4%	107.4%	162.5%	164.4%
7	51,332,907	51,876,373	10,290,426	8.6%	47,971,815	6,944,883	5.5%	107.0%	148.2%	157.3%
8	50,240,667	52,266,449	15,307,366	10.5%	46,748,236	8,091,427	6.5%	107.5%	189.2%	161.5%
9	49,595,347	53,799,115	15,091,674	12.0%	45,493,489	9,162,877	7.5%	109.0%	164.7%	158.8%
10	47,334,271	53,024,247	23,000,812	14.3%	44,193,495	10,212,971	8.6%	107.1%	225.2%	166.5%
11	43,559,248	49,383,373	25,577,313	16.6%	39,947,083	11,262,079	9.6%	109.0%	227.1%	172.0%
12	41,997,964	47,875,365	30,107,580	19.1%	38,641,443	12,420,092	10.7%	108.7%	242.4%	178.0%
13	40,809,975	46,608,621	35,709,099	21.8%	37,306,002	13,759,136	11.8%	109.4%	259.5%	184.6%
14	39,455,926	45,218,576	37,651,616	24.4%	35,942,037	15,279,642	13.0%	109.8%	246.4%	188.4%
15	37,804,088	44,324,238	41,795,186	27.1%	34,553,450	16,902,858	14.1%	109.4%	247.3%	191.3%
16	36,218,160	44,728,537	51,438,507	30.2%	32,851,181	18,649,159	15.4%	110.2%	275.8%	196.1%
17	34,881,483	45,362,462	57,011,374	33.4%	31,429,470	20,585,009	16.7%	111.0%	277.0%	199.8%
18	33,402,764	44,556,615	62,818,280	36.6%	29,992,489	22,653,857	18.1%	111.4%	277.3%	202.7%
19	31,919,485	42,835,841	68,538,511	40.0%	28,543,611	24,813,337	19.5%	111.8%	276.2%	205.0%
20	30,281,867	40,672,302	73,143,586	43.4%	27,086,648	27,008,873	21.0%	111.8%	270.8%	206.6%
21	28,370,923	38,104,673	78,288,499	46.8%	25,120,954	29,261,101	22.5%	112.9%	267.6%	207.6%
22	26,800,097	36,010,505	82,443,515	50.2%	23,680,534	31,595,774	24.1%	113.2%	260.9%	208.1%
23	25,257,106	33,953,187	85,722,441	53.6%	22,245,652	34,024,633	25.8%	113.5%	251.9%	207.9%
24	23,712,300	31,890,494	88,510,025	56.9%	20,821,373	36,531,667	27.5%	113.9%	242.3%	207.1%
25	22,175,057	29,835,006	91,007,130	60.1%	19,413,174	39,134,021	29.2%	114.2%	232.6%	205.8%
26	20,654,524	27,799,180	93,782,823	63.3%	18,026,752	41,624,861	31.0%	114.6%	225.3%	204.3%
27	19,152,571	25,785,626	95,437,795	66.4%	16,667,819	43,958,197	32.8%	114.9%	217.1%	202.6%
28	17,675,487	23,802,991	95,982,896	69.4%	15,341,827	46,216,229	34.6%	115.2%	207.7%	200.6%
29	16,234,514	21,867,003	95,766,672	72.2%	14,054,156	48,092,315	36.4%	115.5%	199.1%	198.4%
30	14,835,294	19,985,426	95,085,103	74.9%	12,810,118	49,411,834	38.2%	115.8%	192.4%	196.2%
31	13,486,539	18,170,314	94,427,413	77.5%	11,614,720	50,329,238	39.9%	116.1%	187.6%	194.1%
32	12,194,492	16,430,388	92,791,202	80.0%	10,472,519	50,740,429	41.6%	116.4%	182.9%	192.1%
33	10,965,632	14,774,726	89,938,284	82.2%	9,387,104	50,669,653	43.2%	116.8%	177.5%	190.1%
34	9,805,887	13,211,599	86,289,922	84.3%	8,361,553	50,340,256	44.8%	117.3%	171.4%	188.2%
35	8,719,876	11,747,450	82,258,457	86.2%	7,398,531	49,588,530	46.2%	117.9%	165.9%	186.4%
36	7,710,767	10,386,717	78,359,540	87.9%	6,500,221	48,308,446	47.6%	118.6%	162.2%	184.7%
37	6,779,930	9,131,373	74,042,864	89.5%	5,668,232	46,570,988	48.9%	119.6%	159.0%	183.2%
38	5,927,518	7,981,743	69,174,265	91.0%	4,903,110	44,320,353	50.0%	120.9%	156.1%	181.8%
39	5,153,319	6,937,560	64,120,358	92.2%	4,204,842	41,682,179	51.1%	122.6%	153.8%	180.6%
40	4,455,875	5,996,900	59,112,111	93.3%	3,572,987	38,605,280	52.0%	124.7%	153.1%	179.6%
41	3,832,764	5,156,521	54,374,944	94.3%	3,006,635	35,161,952	52.8%	127.5%	154.6%	178.7%
42	3,280,161	4,411,281	49,712,462	95.2%	2,504,314	31,570,269	53.5%	131.0%	157.5%	178.0%
43	2,793,713	3,755,320	45,031,596	96.0%	2,063,582	27,953,879	54.1%	135.4%	161.1%	177.5%
44	2,368,512	3,182,026	40,602,968	96.6%	1,681,251	24,412,737	54.6%	140.9%	166.3%	177.1%
45	1,999,363	2,684,393	36,471,895	97.2%	1,353,560	21,040,334	55.0%	147.7%	173.3%	176.8%
46	1,681,066	2,255,411	32,672,965	97.7%	1,076,296	17,917,420	55.3%	156.2%	182.4%	176.6%
47	1,408,124	1,887,671	29,142,256	98.1%	844,905	15,091,232	55.6%	166.7%	193.1%	176.5%
48	1,175,282	1,574,086	25,803,394	98.4%	654,290	12,567,186	55.8%	179.6%	205.3%	176.5%
49	977,596	1,307,979	22,759,850	98.7%	499,244	10,346,067	56.0%	195.8%	220.0%	176.5%
50	810,538	1,083,237	19,972,441	99.0%	374,743	8,381,788	56.1%	216.3%	238.3%	176.5%
51	669,971	894,273	17,448,243	99.2%	276,136	6,707,386	56.2%	242.6%	260.1%	176.6%
52	552,145	736,017	15,151,525	99.4%	199,193	5,281,379	56.3%	277.2%	286.9%	176.6%
53	453,718	603,946	13,048,742	99.5%	140,181	4,086,476	56.3%	323.7%	319.3%	176.7%
54	371,784	494,121	11,190,939	99.7%	95,832	3,131,679	56.4%	388.0%	357.3%	176.8%
55	303,774	403,067	9,551,516	99.8%	63,299	2,294,854	56.4%	479.9%	416.2%	176.9%
56	242,460	320,865	8,009,568	99.8%	40,151	1,672,790	56.4%	603.9%	478.8%	177.0%
57	186,836	246,382	6,477,874	99.9%	24,252	1,189,094	56.4%	770.4%	544.8%	177.0%
58	137,853	180,810	4,863,239	99.9%	13,808	822,489	56.4%	998.4%	591.3%	177.1%
59	101,765	132,540	3,536,891	100.0%	7,313	593,383	56.4%	1391.6%	596.1%	177.1%
60	78,918	102,308	2,732,078	100.0%	3,535	340,706	56.5%	2232.7%	801.9%	177.1%
61	60,285	77,725	2,106,817	100.0%	1,531	217,600	56.5%	3936.9%	968.2%	177.2%
62	46,745	59,956	1,615,671	100.0%	573	135,090	56.5%	8151.3%	1196.0%	177.2%
63	37,795	48,370	1,280,960	100.0%	177	81,607	56.5%			177.2%
64	28,785	36,777	977,462	100.0%	42	104,649	56.5%			177.2%
65+	20,833	26,703	710,943	100.0%	0	0	56.5%			177.2%
PV Lifetime	744,953,434	825,958,080	826,315,216	100.0%	687,237,238	387,986,777	56.5%	108.4%	213.0%	177.2%

Exhibit III
Transamerica Premier Life Insurance Company
Policy Forms: UniProduct Series

Nationwide Experience Adjusted to Pennsylvania-Specific Rate History

	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
Year	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	49,825	49,825	0	0.0%	0.0%	0.0%	0.0%
2003	3,548,146	3,548,146	14,502	0.4%	0.4%	0.4%	0.4%
2004	13,821,349	13,821,349	534,169	3.9%	3.9%	3.1%	3.1%
2005	16,733,637	16,733,637	1,050,485	6.3%	6.3%	4.6%	4.6%
2006	14,344,026	14,344,026	738,372	5.1%	5.1%	4.8%	4.8%
2007	13,929,370	13,929,370	1,583,570	11.4%	11.4%	6.1%	6.1%
2008	13,585,154	13,585,154	1,372,396	10.1%	10.1%	6.8%	6.8%
2009	13,165,997	13,165,997	2,097,650	15.9%	15.9%	8.0%	8.0%
2010	12,861,136	12,861,136	4,340,908	33.8%	33.8%	10.8%	10.8%
2011	12,182,529	12,182,529	4,318,790	35.5%	35.5%	13.0%	13.0%
2012	11,906,416	11,906,416	6,448,653	54.2%	54.2%	16.2%	16.2%
2013	11,670,510	11,670,510	7,296,745	62.5%	62.5%	19.3%	19.3%
2014	11,076,773	11,076,773	8,465,236	76.4%	76.4%	22.6%	22.6%
2015	10,667,425	10,667,425	12,525,339	117.4%	117.4%	27.4%	27.4%
2016	10,354,243	10,354,243	10,102,169	97.6%	97.6%	30.6%	30.6%
2017	9,903,828	9,903,828	14,327,518	144.7%	144.7%	35.1%	35.1%
2018	9,452,826	9,452,826	16,266,179	172.1%	172.1%	39.9%	39.9%
2019	10,308,192	10,308,192	18,111,435	175.7%	175.7%	44.6%	44.6%
2020	11,145,964	11,145,964	17,532,698	157.3%	157.3%	48.6%	48.6%
2021	10,934,227	12,623,157	19,159,564	175.2%	151.8%	52.6%	52.4%
2022	10,396,278	14,322,202	20,538,940	197.6%	143.4%	56.7%	55.8%
2023	9,844,982	13,654,990	21,767,229	221.1%	159.4%	60.8%	59.3%
2024	9,215,838	12,782,367	22,948,847	249.0%	179.5%	64.9%	62.9%
2025	8,627,366	11,966,156	23,887,908	276.9%	199.6%	69.0%	66.3%
2026	8,094,177	11,226,623	24,568,482	303.5%	218.8%	72.9%	69.8%
2027	7,567,118	10,495,592	25,094,710	331.6%	239.1%	76.8%	73.1%
2028	7,049,410	9,777,532	25,543,643	362.4%	261.2%	80.5%	76.3%
2029	6,542,050	9,073,824	25,981,017	397.1%	286.3%	84.2%	79.5%
2030	6,046,402	8,386,359	26,163,333	432.7%	312.0%	87.7%	82.6%
2031	5,563,646	7,716,777	26,017,977	467.6%	337.2%	91.0%	85.5%
2032	5,097,943	7,070,847	25,943,789	508.9%	366.9%	94.2%	88.3%
2033	4,649,963	6,449,498	25,703,888	552.8%	398.5%	97.3%	91.0%
2034	4,220,980	5,854,499	25,417,309	602.2%	434.2%	100.2%	93.5%
2035	3,812,566	5,288,029	24,914,074	653.5%	471.1%	102.9%	95.9%
2036	3,426,070	4,751,959	24,106,890	703.6%	507.3%	105.4%	98.2%
2037	3,062,690	4,247,951	23,072,634	753.3%	543.1%	107.7%	100.2%
2038	2,723,456	3,777,434	21,936,807	805.5%	580.7%	109.9%	102.1%
2039	2,408,957	3,341,224	20,795,613	863.3%	622.4%	111.8%	103.8%
2040	2,119,385	2,939,586	19,560,750	922.9%	665.4%	113.6%	105.4%
2041	1,854,679	2,572,439	18,190,930	980.8%	707.1%	115.1%	106.8%
2042	1,614,544	2,239,373	16,765,924	1038.4%	748.7%	116.5%	108.0%
2043	1,398,417	1,939,604	15,358,113	1098.2%	791.8%	117.8%	109.1%
2044	1,205,349	1,671,819	14,019,934	1163.1%	838.6%	118.8%	110.1%
2045	1,034,052	1,434,230	12,707,463	1228.9%	886.0%	119.8%	110.9%
2046	883,074	1,224,824	11,414,128	1292.5%	931.9%	120.6%	111.7%
2047	750,855	1,041,436	10,195,289	1357.8%	979.0%	121.3%	112.3%
2048	635,846	881,919	9,071,260	1426.6%	1028.6%	121.9%	112.8%
2049	536,415	744,008	8,046,361	1500.0%	1081.5%	122.4%	113.3%
2050	450,933	625,443	7,106,380	1575.9%	1136.2%	122.8%	113.7%
2051	377,838	524,061	6,232,120	1649.4%	1189.2%	123.1%	114.0%
2052	315,629	437,778	5,445,311	1725.2%	1243.9%	123.4%	114.3%
2053	262,921	364,671	4,744,703	1804.6%	1301.1%	123.7%	114.5%
2054	218,467	303,014	4,119,732	1885.7%	1359.6%	123.9%	114.7%
2055	181,121	251,215	3,556,574	1963.6%	1415.7%	124.1%	114.8%
2056	149,859	207,854	3,052,227	2036.7%	1468.4%	124.2%	115.0%
2057	123,802	171,714	2,611,175	2109.2%	1520.7%	124.3%	115.1%
2058	102,144	141,674	2,224,997	2178.3%	1570.5%	124.4%	115.2%
2059	84,163	116,733	1,887,248	2242.4%	1616.7%	124.5%	115.2%
2060	69,256	96,058	1,588,535	2293.7%	1653.7%	124.6%	115.3%
2061	56,931	78,963	1,326,734	2330.4%	1680.2%	124.6%	115.3%
2062	46,740	64,828	1,104,512	2363.1%	1703.8%	124.7%	115.4%
2063	38,320	53,150	915,796	2389.8%	1723.0%	124.7%	115.4%
2064	31,366	43,505	755,939	2410.1%	1737.6%	124.7%	115.4%
PV Past	133,003,783	133,003,783	59,374,773	44.6%	44.6%		
PV Future	44,664,649	58,987,887	162,230,987	363.2%	275.0%		
PV Lifetime	177,668,432	191,991,670	221,605,760	124.7%	115.4%		

Exhibit IV.PA
Transamerica Premier Life Insurance Company
Policy Forms: UniProduct Series

Pennsylvania Only Experience

	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
Year	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2002	0	0	0	0.0%	0.0%	0.0%	0.0%
2003	0	0	0	0.0%	0.0%	0.0%	0.0%
2004	28,743	28,743	0	0.0%	0.0%	0.0%	0.0%
2005	65,129	65,129	0	0.0%	0.0%	0.0%	0.0%
2006	62,806	62,806	0	0.0%	0.0%	0.0%	0.0%
2007	62,534	62,534	3,265	5.2%	5.2%	1.4%	1.4%
2008	61,236	61,236	0	0.0%	0.0%	1.1%	1.1%
2009	64,821	64,821	0	0.0%	0.0%	0.9%	0.9%
2010	61,971	61,971	0	0.0%	0.0%	0.8%	0.8%
2011	61,850	61,850	824	1.3%	1.3%	0.9%	0.9%
2012	58,913	58,913	95,820	162.6%	162.6%	16.1%	16.1%
2013	57,128	57,128	0	0.0%	0.0%	14.8%	14.8%
2014	57,418	57,418	0	0.0%	0.0%	13.7%	13.7%
2015	46,891	46,891	324	0.7%	0.7%	13.0%	13.0%
2016	49,719	49,719	0	0.0%	0.0%	12.4%	12.4%
2017	48,721	48,721	0	0.0%	0.0%	11.8%	11.8%
2018	48,713	48,713	3,040	6.2%	6.2%	11.6%	11.6%
2019	55,249	55,249	143,118	259.0%	259.0%	22.3%	22.3%
2020	54,394	54,394	67,117	123.4%	123.4%	26.3%	26.3%
2021	53,882	62,204	75,497	140.1%	121.4%	30.4%	30.2%
2022	51,629	71,125	82,996	160.8%	116.7%	34.5%	33.9%
2023	49,305	68,386	88,855	180.2%	129.9%	38.7%	37.6%
2024	46,934	65,097	94,385	201.1%	145.0%	42.7%	41.2%
2025	44,544	61,783	99,404	223.2%	160.9%	46.8%	44.8%
2026	42,153	58,466	103,112	244.6%	176.4%	50.7%	48.2%
2027	39,780	55,175	106,153	266.8%	192.4%	54.5%	51.5%
2028	37,439	51,928	108,151	288.9%	208.3%	58.2%	54.7%
2029	35,139	48,737	110,383	314.1%	226.5%	61.7%	57.8%
2030	32,882	45,607	112,378	341.8%	246.4%	65.1%	60.8%
2031	30,671	42,540	113,102	368.8%	265.9%	68.4%	63.7%
2032	28,508	39,541	114,826	402.8%	290.4%	71.6%	66.4%
2033	26,395	36,610	115,341	437.0%	315.1%	74.6%	69.1%
2034	24,334	33,751	115,014	472.6%	340.8%	77.5%	71.6%
2035	22,330	30,971	114,608	513.3%	370.0%	80.3%	74.1%
2036	20,387	28,277	111,980	549.3%	396.0%	82.9%	76.4%
2037	18,518	25,685	107,659	581.4%	419.2%	85.3%	78.4%
2038	16,737	23,214	103,108	616.1%	444.2%	87.5%	80.4%
2039	15,050	20,874	98,184	652.4%	470.4%	89.5%	82.1%
2040	13,460	18,670	93,248	692.8%	499.5%	91.3%	83.7%
2041	11,970	16,602	87,164	728.2%	525.0%	92.9%	85.2%
2042	10,581	14,675	79,989	756.0%	545.1%	94.4%	86.4%
2043	9,296	12,893	72,901	784.2%	565.4%	95.6%	87.5%
2044	8,118	11,260	66,174	815.1%	587.7%	96.7%	88.5%
2045	7,045	9,771	59,877	849.9%	612.8%	97.7%	89.3%
2046	6,071	8,421	53,433	880.1%	634.5%	98.5%	90.1%
2047	5,196	7,206	46,870	902.1%	650.4%	99.2%	90.7%
2048	4,412	6,119	40,551	919.1%	662.7%	99.7%	91.2%
2049	3,717	5,155	34,574	930.2%	670.7%	100.2%	91.6%
2050	3,104	4,305	29,234	941.8%	679.0%	100.6%	91.9%
2051	2,569	3,563	24,352	947.8%	683.4%	100.9%	92.2%
2052	2,109	2,925	20,088	952.6%	686.8%	101.1%	92.4%
2053	1,717	2,381	16,480	959.9%	692.0%	101.3%	92.5%
2054	1,388	1,926	13,454	969.0%	698.6%	101.4%	92.7%
2055	1,116	1,547	11,011	986.9%	711.5%	101.5%	92.8%
2056	891	1,236	9,061	1017.0%	733.3%	101.6%	92.8%
2057	707	981	7,477	1057.5%	762.5%	101.7%	92.9%
2058	558	774	6,223	1115.7%	804.4%	101.7%	93.0%
2059	437	606	5,169	1183.1%	853.0%	101.8%	93.0%
2060	341	473	4,219	1236.8%	891.7%	101.8%	93.0%
2061	265	368	3,399	1280.3%	923.0%	101.9%	93.0%
2062	205	285	2,712	1319.7%	951.5%	101.9%	93.1%
2063	158	220	2,148	1356.3%	977.9%	101.9%	93.1%
2064	122	169	1,684	1383.0%	997.1%	101.9%	93.1%
2065	93	129	1,310	1412.6%	1018.5%	101.9%	93.1%
2066	70	97	993	1415.3%	1020.4%	101.9%	93.1%
2067	53	73	739	1401.8%	1010.7%	101.9%	93.1%
2068	39	54	546	1394.9%	1005.7%	101.9%	93.1%
PV Past	575,883	575,883	128,499	22.3%	22.3%		
PV Future	236,110	312,977	699,139	296.1%	223.4%		
PV Lifetime	811,993	888,860	827,638	101.9%	93.1%		



P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

[Recipient First and Last Name]

[Address Line1]

[Address Line2]

[Address Line3]

[Address Line4]

[City, State Zip Code]

[Month Day, Year]

{Stat Company} Policy/Certificate Number: {Number}

Insured Name: {Name}

Dear Policyholder:

Thank you for being a valued Transamerica customer. We are writing today to give you important information about your {Stat Company} long term care insurance policy. At Transamerica, we make every effort to provide quality coverage at reasonable and affordable rates. However, sometimes claims significantly exceed expected levels. When this occurs over a long period of time and is expected to continue, premium rates must increase.

Premium rates are increasing on your long term care insurance policy identified above.

Effective {Month XX, 20XX} (the "Rate Increase Effective Date"), your {mode – monthly or annual or ____} Long Term Care Insurance premiums will increase from \${X,XXX.XX} to \${XXXXX.XX}. This increase is not related to specific claims you may have filed or policy benefits you may have received as an individual policyholder. This is a statewide increase based on our claims experience with all long term care insurance policies like the one you hold.

[Add the following language for policies with BIO]

Please note that several benefit reduction options may be available to help you avoid all or some of this rate increase, including an option to reduce your Benefit Increase Option (BIO) rate. Reducing your BIO rate, for example, could allow you to avoid all or some of the premium increase by reducing the rate at which your daily benefit will increase going forward. **[End of BIO language]**

[Add the following language for states with phased implementations]

This rate increase is the [first] of [three] rate increases that will be applied to your policy over the next [three] years. A similar increase will be applied to your policy [one] year from now, and the [third] increase will be applied to your policy [two] years from now, as shown below.

If you choose to maintain your current level of benefits, your premiums will increase as follows:

Month/Year	Old Modal Premium	New Modal Premium
XX/XXXX	\$ {XXXX}	\$ {XXXX}
XX/XXXX	\$ {XXXX}	\$ {XXXX}
XX/XXXX	\$ {XXXX}	\$ {XXXX}

Benefit reduction options, however, may be available to you to offset all or part of the rate increase. These options may also be available for the additional increases mentioned above. If you decide to reduce your policy benefits, your premiums will be adjusted accordingly. *[End of language for states with phased implementations]*

We understand that this rate increase may have a significant impact on your budget. We also know that you value your long term care coverage and want to keep it. If you cannot afford the premium increase, you may want to consider options that may be available to lower your premium by reducing or changing your current level of benefits.

Available options

Depending on your current level of benefits, you may be able to reduce your premium by selecting one or more of the following options:

- Reduce your maximum lifetime benefit.
- Reduce your maximum daily benefit.
- Increase the length of your elimination period.
- Reduce your Benefit Increase Option rate, if your policy includes this feature.
- Remove your Benefit Increase Option, if your policy includes this feature.

Please be aware that not all options are equal and some will impact your coverage and premium more than others.

[Add the following language for policies with BIO]

Your policy includes a Benefit Increase Option (BIO). One option that you may want to consider is to reduce your BIO rate. You can only exercise this option within 120 days of receiving the rate increase notification letter. If you choose this option, you could reduce your premium increase, or even avoid it entirely, while keeping all of the accrued daily benefit increases you have received to date. Your daily benefit, however, would not increase or would increase at a lower rate going forward. *[End of BIO language]*

We have enclosed a Frequently Asked Questions document to provide additional information, along with a quote sheet that you can use to learn about premium reduction options available to you. You may also visit [\[options.taltc.com\]](http://options.taltc.com) to schedule a phone call from us to discuss your options.

Contingent Nonforfeiture Benefit – another option

If you do not pay your premium within the 120 days following the Rate Increase Effective Date, the Contingent Nonforfeiture Benefit will automatically take effect. This benefit will prevent you

from forfeiting (losing) the premiums you have already paid. This nonforfeiture benefit will not be available to policyholders who cease paying premiums at any other time.

If the nonforfeiture benefit takes effect, your maximum lifetime benefit will be automatically reduced to an amount equal to the total amount of the premiums you have already paid. The Contingent Nonforfeiture Benefit is described in greater detail in the enclosed Frequently Asked Questions and Benefit Reduction Options – Quote Selection Sheet.

Important information

Please remember that your policy is guaranteed renewable. We cannot cancel your policy as long as you pay the required premium on or before the premium due date. We are available to work with you to lower your premium by reducing or changing your current benefits, but you should be aware, that even if you decide to reduce or change your current benefits, additional rate increases may occur in the future.

[Add the following language for Partnership policies]

You should also be aware that reducing or changing your benefits may cause—and in some cases will cause—your policy to no longer qualify as a Long Term Care Partnership policy. If your policy is no longer Partnership Qualified, you will not be eligible for Medicaid asset protection provided by your state's Long Term Care Partnership Program. ***[End of Partnership language]***

Available resources

Please read the Frequently Asked Questions document enclosed with this letter. It addresses topics such as the likelihood of future premium rate increases, benefit and premium reduction options, and special coverage considerations.

We also encourage you to visit our website at [\[options.taltc.com\]](https://options.taltc.com). You can use the website's online scheduling tool to arrange a time for a customer service representative to call you—a time that is convenient for you and any family members, friends, or advisors that you would like to have on the call with you.

The website was designed to help you consider and evaluate your benefit reduction options. You can use the website to determine the cost of long term care services in your area—something you should consider when selecting the right amount of coverage for you. And you can see how changes to your current coverage and policy benefits will affect your premium.

We understand that you may have questions about the rate increase and your options. To avoid waiting on hold for a representative, please visit [\[options.taltc.com\]](https://options.taltc.com) to schedule a phone call from us. If you'd rather call us directly, we can be reached at 866-311-2048. Customer service representatives are available Monday through Friday between 9:00 a.m. and 6:30 p.m. ET to respond to questions about the premium increase.

We know how much you value your long term care insurance and we want to work with you to keep this coverage in place.

Best regards,

Transamerica

Enclosures: *{Benefit Reduction Options – Quote Selection Sheet}*
{Quote Request Form}
Frequently Asked Questions
Envelope



Home Office: Cedar Rapids, Iowa
Long Term Care Administrative Services
P.O. Box 869090
Plano, TX 75086-9090

May 10, 2021

Mr. James Lavery
Actuary, Bureau of Accident & Health Insurance
Pennsylvania Department of Insurance

Re: **Rate Increase Filing: AEGB-132696803**
Transamerica Premier Life Insurance Company
Long Term Care Policy Forms: MLC 1-P LTC 6 (PA) 402 et al.

Dear Mr. Lavery,

This letter is in response to your letter to Transamerica dated May 10, 2021. The company has decided to accept the Department's offer to approve the 20% premium rate increase on this filing. However, acceptance of this lesser amount than the 38.7% rate increase originally requested should not be construed that the company does not still believe the original request was justified. Given the magnitude of the disparity, the company intends to file for rate increases in the future on the block until the actuarial equivalent cumulative rate increase to the original 38.7% request is achieved as justified. Also, for the same reason, the company will not be able to offer the benefit increase ("BIO") downgrade originally included in this filing.

Please do not hesitate to contact me with questions or concerns.

Sincerely,

A handwritten signature in blue ink, appearing to read "Brad Rokosh". The signature is fluid and cursive, with a long horizontal stroke at the end.

Brad Rokosh, ASA, MAAA
Director, Actuarial, Individual Solutions | Inforce Management | LTC

State:	Pennsylvania	Filing Company:	Transamerica Premier Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	I TPLIC RINC 2017 UNI Round 2		
Project Name/Number:	Transam/79/79		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/28/2021		Rate	TPLIC Uni Rates	05/13/2021	PA TPLIC Uni Filing Rates 2020.pdf (Superceded)

Transamerica Premier Life Insurance Company

The following rate pages correspond to the original rates.

To obtain the current rates, apply the increase factors in the table below to each base plan and its associated riders as indicated.

BIO Option	Increase Step	Proposed Rate Increase	Applied To	Effective
Unlimited Compound BIO	1	20%	Original Rates	2018
Unlimited Compound BIO	2	20%	Step 1 Rates	2019
Unlimited Simple BIO	1	20%	Original Rates	2018
Unlimited Simple BIO	2	20%	Step 1 Rates	2019
Other* or No BIO	1	20%	Original Rates	2018

**Includes Limited, Simple 3%, and Step-rated BIO*

To obtain the proposed rates, apply a 38.7% rate increase factor to the current rate for each base plan and its associated riders.

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

Original Rates

Base Rates

per \$10 of Daily Benefit

Benefit Periods*

	730 Days	1095 Days	1460 Days	1825 Days	2190 Days	Unlimited
Nursing Home	35.08	38.49	43.61	49.61	58.00	84.49
Assisted Living Facility	28.34	31.10	35.24	40.08	46.86	68.26
Home Health Care	9.45	10.37	11.75	13.37	15.63	22.76

* Benefit Periods between years are interpolated between full year benefit periods

Example: Rate for a 1,000 day BP would be calculated as follows:

$730 \text{ day rate} \times (1095 - 1000) / (1095 - 730) + 1095 \text{ day rate} \times (1000 - 730) / (1095 - 730)$

$35.08 \times (95 / 365) + 38.49 \times (270 / 365) = 37.60$

Unlimited is assumed to be 3650 days for purposes of interpolating.

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Age Factors

Issue Age	Non-Lifetime Benefit Periods	Lifetime Benefit Period
40	0.37	0.36
41	0.39	0.38
42	0.41	0.40
43	0.43	0.42
44	0.45	0.44
45	0.48	0.46
46	0.50	0.48
47	0.52	0.50
48	0.54	0.52
49	0.57	0.54
50	0.59	0.56
51	0.62	0.58
52	0.64	0.60
53	0.68	0.62
54	0.72	0.64
55	0.75	0.65
56	0.79	0.67
57	0.83	0.69
58	0.86	0.75
59	0.90	0.81
60	0.93	0.88
61	0.97	0.94
62	1.00	1.00
63	1.10	1.11
64	1.21	1.21
65	1.31	1.32
66	1.42	1.43
67	1.52	1.53
68	1.70	1.72
69	1.87	1.90
70	2.05	2.09
71	2.22	2.27
72	2.40	2.45
73	2.75	2.90
74	3.10	3.35
75	3.45	3.80
76	3.80	4.25
77	4.15	4.70
78	4.72	5.16
79	5.29	5.62
80	5.86	6.08
81	6.43	6.54
82	7.00	7.00
83	7.96	7.96
84	8.77	8.77
85	9.29	9.19
86	9.74	9.53
87	10.40	10.18
88	11.06	10.82
89	11.70	11.45
90	12.35	11.95
91	13.00	12.58
92	13.66	13.22
93	14.33	13.87
94	15.01	14.53
95	17.13	16.39
96	18.27	17.52
97	19.34	18.59
98	20.39	19.65
99	21.45	20.71
100	22.50	21.76

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Elimination Period Factors

Benefit	Elimination Period										
	0 Day	20 Day	30 Day	50 Day	60 Day	90 Day	100 Day	120 Day	150 Day	180 Day	365 Day
NH and ALF HHC	1.40	1.30	1.25	1.18	1.15	1.00	0.98	0.95	0.90	0.85	0.80
	1.00					0.65					

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in the Schedule A factors below

(Cost of Module is a Percentage of Premium)

Module Name	Rate		
Ambulance	+	1.0%	of the NH rate
Patient Advocacy and Medication Management	+	1.0%	of the NH rate
Prescription Drug Benefit In A Nursing Home	+	3.0%	of the NH rate
Nursing Home Indemnity Payment Option	+	1.0%	of the NH rate
Professional Services at 2 x Basic Services	+	30.0%	of the HC rate
Monthly HHC	+	50.0%	of the HC rate
Three ADL Trigger	-	20.0%	of the HC and ALF Rate
Shortened Benefit Period	+	10.0%	of the Entire rate
Joint Waiver of Premium	+	2.0%	of the Entire rate
Joint Policy	-	15.0%	of the Entire rate
Rate Guarantee	+	1.0%	For every year of guarantee beyond 3 years (e.g. 10 yr guarantee is 7%)

Full Restoration of Benefits

Maximum Benefit Period	Percent Increase
< 912 Days	6.0%
913 - 1277 Days	4.0%
1278 - 1642 Days	3.0%
1643 - 2007 Days	2.0%
>= 2008 Days*	1.0%

* Does not include Unlimited.

Survivorship

Issue Age	Minimum Number of Years With No Death Nor Claims			
	0/0	5/5	5/0	10/10
< 66	12.0%	10.0%	10.0%	7.0%
>= 66	17.0%	13.0%	14.0%	7.0%

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Return of Premium

Issue Age	Full No Max	Full 10K Max	Less Clms No Max	Less Clms 10K Max
18 - 40	37%	10%	29%	10%
41	39%	10%	30%	10%
42	40%	11%	31%	11%
43	42%	11%	33%	11%
44	43%	12%	34%	12%
45	45%	12%	35%	12%
46	47%	13%	36%	13%
47	49%	13%	37%	13%
48	51%	14%	39%	14%
49	53%	15%	41%	15%
50	56%	16%	42%	16%
51	59%	18%	44%	18%
52	62%	19%	46%	19%
53	65%	21%	48%	20%
54	68%	22%	50%	22%
55	71%	24%	52%	24%
56	75%	26%	55%	26%
57	79%	28%	57%	28%
58	82%	30%	59%	29%
59	85%	32%	61%	31%
60	89%	34%	63%	33%
61	93%	35%	65%	34%
62	98%	37%	67%	36%
63	103%	38%	70%	37%
64	108%	38%	73%	37%
65	114%	38%	76%	37%
66	121%	39%	80%	37%
67	129%	39%	83%	38%
68	136%	39%	87%	38%
69	145%	40%	91%	38%
70	154%	40%	95%	39%
71	164%	41%	100%	39%
72	175%	41%	105%	40%
73	189%	42%	110%	40%
74	204%	42%	116%	40%
75	219%	42%	122%	41%
76	234%	43%	128%	41%
77	247%	43%	132%	42%
78	258%	44%	136%	42%
79	268%	44%	139%	42%
80	276%	45%	142%	43%
81	285%	45%	145%	43%
82	294%	46%	148%	44%
83	302%	46%	150%	44%
84	309%	46%	153%	44%
85	317%	47%	155%	45%
86	328%	47%	159%	45%
87	347%	48%	164%	46%
88	371%	48%	170%	46%
89	400%	48%	178%	46%
90	434%	48%	186%	46%
91	475%	49%	195%	47%
92	523%	50%	204%	48%
93	577%	52%	214%	50%
94	638%	54%	224%	52%
95	706%	58%	234%	55%
96	782%	62%	244%	58%
97	867%	67%	254%	64%
98	961%	74%	263%	70%
99	1063%	82%	272%	77%
100 +	1174%	91%	281%	85%

Transamerica Premier Life Insurance
Pennsylvania Policy Forms: UniProduct Series

No change in these factors
Schedule A Benefit Increase Options

Issue Age	Simple BIO				Compound BIO				Step-Rate	Deferred BIO	Guaranteed Purchase Option
	Unlimited		2x max		Unlimited		2x Max		BIO		
	5%	3%	5%	3%	5%	3%	5%	3%	5%		
18-40	84%	50%	45%	42%	230%	87%	45%	44%	37%	1%	1%
41	84%	50%	46%	43%	225%	86%	46%	45%	37%	1%	1%
42	84%	50%	47%	43%	220%	86%	47%	46%	37%	1%	1%
43	84%	50%	48%	44%	216%	85%	48%	47%	37%	1%	1%
44	83%	50%	49%	44%	211%	84%	49%	47%	37%	1%	1%
45	83%	50%	50%	45%	207%	83%	50%	48%	36%	1%	1%
46	82%	50%	51%	45%	203%	82%	51%	49%	36%	1%	1%
47	82%	49%	52%	46%	198%	81%	52%	50%	36%	1%	1%
48	81%	49%	52%	46%	195%	80%	53%	51%	36%	1%	1%
49	81%	49%	53%	46%	192%	79%	54%	51%	36%	1%	1%
50	80%	49%	54%	46%	189%	77%	55%	52%	36%	1%	1%
51	80%	49%	55%	47%	185%	76%	56%	52%	36%	1%	1%
52	80%	48%	55%	47%	182%	75%	57%	53%	36%	1%	1%
53	79%	48%	56%	47%	178%	73%	58%	53%	35%	1%	1%
54	78%	48%	57%	46%	173%	72%	58%	54%	34%	1%	1%
55	78%	47%	58%	46%	169%	71%	59%	54%	34%	1%	1%
56	77%	47%	58%	46%	164%	69%	60%	54%	33%	1%	1%
57	77%	46%	59%	46%	160%	68%	61%	55%	32%	1%	1%
58	76%	46%	59%	45%	154%	66%	62%	54%	31%	1%	1%
59	74%	45%	59%	45%	148%	65%	62%	54%	30%	1%	1%
60	73%	44%	60%	44%	143%	63%	63%	54%	28%	1%	1%
61	72%	44%	60%	44%	137%	61%	63%	53%	27%	1%	1%
62	71%	43%	60%	43%	131%	60%	64%	53%	26%	1%	1%
63	69%	42%	60%	42%	125%	58%	64%	52%	25%	1%	1%
64	68%	41%	60%	41%	118%	55%	65%	51%	24%	1%	1%
65	66%	40%	59%	40%	112%	53%	65%	50%	22%	1%	1%
66	65%	39%	59%	39%	105%	51%	66%	49%	21%	1%	1%
67	63%	38%	59%	38%	99%	49%	66%	48%	20%	1%	1%
68	61%	37%	57%	37%	93%	47%	65%	45%	19%	1%	1%
69	58%	35%	55%	35%	87%	44%	63%	43%	17%	1%	1%
70	55%	33%	53%	33%	82%	42%	61%	41%	16%	1%	1%
71	52%	32%	51%	32%	76%	39%	60%	39%	14%	1%	1%
72	50%	30%	49%	30%	70%	37%	58%	36%	13%	1%	1%
73	47%	29%	47%	29%	66%	35%	55%	34%	12%	1%	1%
74	45%	27%	45%	27%	62%	33%	53%	32%	11%	1%	1%
75	43%	26%	42%	26%	57%	31%	50%	30%	10%	1%	1%
76	40%	24%	40%	24%	53%	29%	48%	29%	9%	1%	1%
77	38%	23%	38%	23%	49%	27%	46%	27%	8%	1%	1%
78	36%	22%	36%	22%	46%	25%	43%	25%	8%	1%	1%
79	34%	21%	34%	21%	43%	24%	41%	24%	7%	1%	1%
80	32%	19%	32%	19%	40%	22%	38%	22%	7%	1%	1%
81	30%	18%	30%	18%	37%	21%	36%	21%	6%	1%	1%
82	28%	17%	28%	17%	34%	19%	33%	19%	6%	1%	1%
83	27%	16%	27%	16%	32%	18%	32%	18%	5%	1%	1%
84	26%	16%	26%	16%	31%	17%	30%	17%	4%	1%	1%
85	25%	15%	25%	15%	29%	16%	29%	16%	4%	1%	1%
86	24%	14%	24%	14%	27%	16%	27%	16%	3%	1%	1%
87	22%	14%	22%	14%	26%	15%	26%	15%	2%	1%	1%
88	22%	13%	22%	13%	25%	14%	25%	14%	2%	1%	1%
89	21%	12%	21%	12%	24%	13%	23%	13%	2%	1%	1%
90	20%	12%	20%	12%	22%	13%	22%	13%	2%	1%	1%
91	19%	11%	19%	11%	21%	12%	21%	12%	1%	1%	1%
92	18%	11%	18%	11%	20%	12%	20%	12%	1%	1%	1%
93	17%	10%	17%	10%	19%	11%	19%	11%	1%	1%	1%
94	17%	10%	17%	10%	18%	11%	18%	11%	1%	1%	1%
95	16%	10%	16%	10%	18%	10%	18%	10%	1%	1%	1%
96	15%	9%	15%	9%	17%	10%	17%	10%	1%	1%	1%
97	15%	9%	15%	9%	16%	9%	16%	9%	1%	1%	1%
98	14%	8%	14%	8%	15%	9%	15%	9%	1%	1%	1%
99	14%	8%	14%	8%	15%	8%	15%	8%	1%	1%	1%
100 +	13%	8%	13%	8%	14%	8%	14%	8%	1%	1%	1%